

Final Report

Housing Needs Assessment

Arlington Housing Authority
and City of Arlington

Final Report

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Arlington Housing Needs Assessment

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Executive Summary

EXECUTIVE SUMMARY

This section provides background information, summarizes key findings and presents recommendations and conclusions from the Arlington Housing Needs Assessment conducted in 2004.

Background

In January 2004, the Arlington Housing Authority (AHA) and the City of Arlington (City) retained BBC Research & Consulting (BBC) to conduct a housing needs assessment. This assessment provides information that:

- Will be incorporated in the City's 5-year Consolidated Plan which will be submitted to the U.S. Department of Housing and Urban Development (HUD);
- Will be incorporated in the Arlington Housing Authority's Agency Plan which will also be submitted to HUD;
- Can serve as an input to policy discussions and decisions by the Arlington Housing Authority; and
- Can serve as an input to City of Arlington policy discussions and decisions.

Approach

To complete this analysis, BBC conducted extensive primary and secondary research. We collected and analyzed quantitative data from the U.S. Census; the U.S. Bureau of Labor Statistics; the U.S. Bureau of Economic Analysis; the Texas Workforce Commission; the North Central Texas Council of Governments; the University of Texas at Arlington; The Real Estate Center at Texas A&M; the Arlington Housing Authority; the City of Arlington; the Arlington Department of Planning and Development Services; and M/PF Research – a provider of apartment market data.

To collect qualitative data for the study, we conducted personal and telephone interviews with 45 people in Arlington and Tarrant County who are knowledgeable about housing needs in the City of Arlington. We spoke to builders, real estate agents, non-profit housing developers, elected officials, community activists and representatives of organizations that serve special needs populations. A list of interviewees is presented in Appendix A. In addition, Dr. Linda Keys of The Keys Group facilitated three community forums on housing issues in mid-May. The research from this process has been incorporated into the conclusions and recommendations of the housing needs assessment.

Arlington's Community

From 1990 to 2000, the City of Arlington grew at a much slower pace than in the prior decade, but more quickly than was projected. The 2000 Census counted 332,695 people in Arlington – 70,932 more than in 1990, and a 27 percent increase.¹ On average, 7,093 persons were added to the City each year from 1990 to 2000. In comparison, from 1980 to 1990, the City's population increased by 60 percent and the City added about 9,860 persons per year on average. Compared to surrounding areas, Arlington grew faster than Dallas or Fort Worth, about the same as Grand Prairie, but slower than the Metroplex overall.

Population characteristics. During the 1990s, the City's fastest growing age groups, in numbers, were the City's youngest populations (17 and under) and persons between the ages of 35 and 54. The fastest growing age groups by percentage were the City's "Baby Boomer" and older populations. Arlington had a slightly smaller share of its population that were "Baby Boomers" and seniors, and a slightly higher share between the ages of 25 and 34 than surrounding areas in the Metroplex.

The City of Arlington continues to grow more racially and ethnically diverse, although the proportion of minority residents is still slightly lower than in the Metroplex as a whole. From 1990 to 2002, Arlington's population as a whole grew by 33 percent. Over the same period, the City's African American population grew by 140 percent and the Hispanic/Latino population grew by 214 percent. In 2000, Arlington had a lower percentage of Hispanic and Latino persons and a higher percentage of African American persons than surrounding areas.

Income. According to the 2000 Census, the median household income in Arlington was \$47,622, a 36 percent increase over the 1990 median of \$35,048. Median *family* income increased 35 percent from \$41,620 in 1990 to \$56,080 in 2000. Census estimates for 2002 show Arlington's median household income at \$52,634 and median family income at \$66,261. Arlington continues to have a comparable household and median family income to surrounding areas and the Metroplex overall.

Employment. According to the 2000 Census, Arlington's top three industries by employment were education, health and social services; manufacturing; and retail trade. Preliminary data from Texas Labor Market Information shows a March 2004 unemployment rate of 5 percent in Arlington, compared with 5.7 percent for the county. Arlington's unemployment rate from 1990 to 2004 has been consistently lower than any of the surrounding cities.

Arlington's Housing Market

Census data in 2002 reported 139,777 housing units in Arlington, a 7 percent increase from 2000. Recent development trends show an emphasis on the development of single family housing, rather than rental housing.

¹ This report uses 2000 Census data from Summary File 3 and 4, which provide the most detailed variables for analysis.

Housing cost/affordability. Arlington is a very affordable place to live, particularly for homeowners. The median price of a home in 2003 was estimated at \$120,000. The price of single family housing has been on an upward trend, with housing values shifting from less than \$100,000 to the \$100,000 to \$200,000 range. Rents have also been on an upward trend, although recent market data show that prices have been flat recently. The Census estimated the median rent at \$708 in 2002.

In general, affordable housing in Arlington is not highly concentrated. An examination of the residences of households receiving Section 8 from the Arlington Housing Authority showed a fairly wide dispersion of these households throughout the City, with the exception of some areas in the north, east and southeast. The Housing Choice voucher program in the City appears to have distributed affordable housing opportunities throughout much of the City.

Census data on the percentage of households who are paying more than 30 percent of their incomes in housing and, as such, are cost burdened, showed that almost twice as many renters are cost burdened as owners. Approximately 10,000 homeowners (15 percent) are paying more than 30 percent of their incomes in housing costs; 2,500 earn less than \$18,000 per year. In addition, 18,000 renters (31 percent) are paying more than 30 percent of their incomes in rents – 7,500 are extremely low-income, 4,800 are young households, and 2,200 are elderly.

Housing condition. About 2 percent of the City's owner occupied units and 3 percent of rental units have major condition problems. Three percent of owner occupied and 12 percent of rental units are overcrowded. An estimated 7 percent of owner occupied units and 10 percent of rental units may contain lead-based paint.

Gaps in housing provision. A comparison of the supply of owner occupied and renter occupied housing affordable to Arlington households at various income levels found a need for rental units affordable to households earning less than \$18,000 and earning more than \$60,000 per year. The analysis also showed a small need for single family housing to serve households earning less than \$19,000 per year, and a large mismatch between availability of housing and affordability for households earning more than \$74,000.

Comparative housing markets. A comparison of Arlington's housing market conditions with those of peer cities and the Metroplex showed a very positive picture of Arlington in terms of affordability: The City has a much lower percentage of homeowner and renter households that are cost burdened than other cities in the Metroplex, other peer cities, and the Metroplex overall. The data show that the City of Arlington is largely affordable to its residents relative to other areas. In particular, the City's housing is very affordable for its homeowners. Arlington also is a better provider of housing assistance to its residents as measured by number and percentage of households assisted than other areas.

Housing programs. The City of Arlington and the Arlington Housing Authority provide a variety of programs that assist low- and moderate-income residents in paying their rent, buying a home and making home repairs. The City provides low-interest loans and down payment assistance to first-time homebuyers through the Arlington Housing Finance Corporation and the Arlington Homebuyers Assistance Program. It also awards grant funds to agencies that counsel low-income homebuyers.

The City provides grants and low-interest loans for home repair, renovation and modification under the Owner-Occupied Housing Rehabilitation Program, the Emergency Architectural Barrier Removal Program and the Historic Preservation Loan Program. Rental single family homes, duplexes, triplexes and quadruplexes occupied by low-income tenants are eligible for the City's Rental Rehabilitation Loan Program.

AHA provides rental assistance to over 3,600 low-income, elderly, special needs and formerly homeless households through Section 8 vouchers, Tenant-Based Rental Assistance and the Family Unification Rental Assistance Program. Section 8 voucher recipients also may be eligible for additional assistance through the Family Self-Sufficiency Program, which helps families meet educational and employment goals.

The City also provides grant funds for construction, renovation and operation of shelters, special needs housing and supportive services funds for homeless persons in shelters and transitional housing.

Arlington's Revitalization Opportunities

Forecasts of employment growth show that Tarrant County is projected to add over 140,000 jobs from 2000 to 2010. Twenty-nine percent of those jobs will be higher wage occupations. Only 21 percent of Arlington residents are currently employed in comparable higher wage occupations. Thus, Arlington will be underrepresented over the next five years if the proportion of high wage jobs remains at 21 percent.

It is in Arlington's best interest to capture as much of the 29 percent high wage occupations as possible. The City will benefit economically and in reputation by attracting these people and positions. However, in order to attract these professionals and high-income residents, Arlington will need to revitalize certain neighborhoods to attract new residential and commercial developments.

BBC and the City identified six key factors that play an important role in identifying revitalization areas. The priority neighborhoods most in need of revitalization: the Lamar Boulevard corridor, Downtown Arlington, east Arlington and the retail cluster at the Highway 287 and I-20 interchange.

The revitalization process could consist of many combinations of economic tools. However, we believe that public sector financial support is necessary to generate private sector investment in revitalization.

Arlington's Community Perception

Discussions with citizens, local leaders, social service providers and housing and real estate professionals revealed several key themes in the community perception of the City:

- Arlington has a diverse mix of households and housing and is well integrated. In general, Arlington has well maintained housing. However, there is a moderate amount of rental properties, especially in south Arlington, in need of upkeep.
- Arlington's housing needs are greatest at the highest and lowest end of the income spectrum. Interviewees consistently mentioned the need for "executive housing."

- Many interviewees said they would not support development of additional multifamily housing, particularly affordable multifamily housing. There is a strong perception that the City has an excess of this type of housing and that it hurts the community and the City's tax base.
- Arlington has a need for specialized housing to assist special needs populations and for additional rental assistance.
- Lack of a public transportation system hurts lower income households as well as students at UTA.
- Interviewees have a wealth of ideas and strategies for targeted redevelopment efforts in Arlington. Many mentioned Arlington's assets – location in the center of the Metroplex, proximity to Dallas and Fort Worth, high quality schools, an improving/growing UTA and very low crime levels. "We're open for business; we just need to hang out the sign."

Conclusions and Recommendations

This Housing Needs Assessment contains a wide variety of qualitative and quantitative information about housing needs in the City of Arlington, for households of all types and income levels. Our primary findings and recommendations for the City and Housing follow.

Primary Findings

Housing needs. The Housing Market Analysis conducted for this study showed that, overall, housing in the City of Arlington is relatively affordable. However, the analysis highlighted several areas of concern. First, the City's multifamily stock is aging; has a higher percentage of overcrowded units and units with lead-based paint risk; and the City has not favored development of new stock in recent years. Unless significant efforts are made to improve the condition of the City's rental housing stock and/or redevelop or develop new rental housing, the City's multifamily housing stock is likely to continue to deteriorate.

Second, the City's housing market has several specific areas of "mismatch" between supply and demand. The comparison of the types of housing that households could afford with the availability of housing stock showed an imbalance at both the lower and upper ends of the affordability spectrum.

In particular, a large proportion of the City's rental units are priced at a level affordable to households earning between 31 and 50 percent of the median family income (MFI) (rents between \$460 and \$766) and 51 to 80 percent of the MFI (rents between \$767 and \$1,226). Many of the rental units affordable to the City's lowest income households are occupied by households with higher incomes, perhaps because of a shortage of units in their price range. Indeed, more than 9,000 units that are affordable to renter households earning between 31 and 50 percent of the MFI (incomes between \$18,390 and \$30,650) are actually being occupied by households earning between 51 and 80 percent of the MFI (\$30,650 to \$49,040). Additionally, the vast majority of the City's lowest income households (earning less than 30 percent of the MFI) are occupying units that are not affordable to them, because of a lack of units in their price ranges.

The majority of the City's *single family* stock is valued at a level that is affordable to households earning between 51 and 80 percent of the MFI (values ranging between \$107,000 and \$134,000). The greatest mismatch between affordability and housing value occurs for the highest income households. Indeed, the City's highest income households (earning more than 120 percent of the MFI, or \$73,560) are occupying 6,900 of the 23,485, or one-third, of the units affordable to low income households and 8,984 units or two-thirds of the units affordable to middle income households. These households could afford a home priced at \$161,000 or more.

Exhibits III-41 and III-42 in the Housing Market Analysis pinpoint areas where housing policy should be concentrated to potentially have the greatest impact in bringing the market into balance. For example, as mentioned above, more than 9,000 rental units that are affordable to the City's very low-income households (and which may be opportune Section 8 properties) are being occupied by higher income households. This indicates a need for rental housing along the low to moderate income rent continuum. The City's extremely low income households are in need of affordable rental housing that is mostly being occupied by low to moderate income households. The City's low to moderate income households might free up the City's most affordable units that they are now occupying if units in their price range were available.

For owner occupied housing, development of higher end single family properties could potentially free up approximately 15,000 single family homes affordable to the City's low and moderate income households that are being occupied by the highest income households.

Of course, housing markets are much more dynamic than what can be captured through a point in time snapshot. Such an approach to bringing the City's market into balance will only work to the extent that households decide to move, "trade up" and exchange affordability for increased amenities and quality.

Furthermore, this approach would need to be coupled with continued assistance or development of housing for the City's extremely low-income populations (earning less than 30 percent of the MFI). *It is unlikely that freeing up housing stock for the City's highest income groups would have much of an impact of increasing the availability of stock for the lowest income groups.*

Redevelopment needs. Forecasts of employment growth show that Tarrant County is projected to add over 140,000 jobs from 2000 to 2010. Twenty-nine percent of those jobs will be higher wage occupations. Only 21 percent of Arlington residents are currently employed in comparable higher wage occupations. Thus, Arlington will be underrepresented over the next five years if the proportion of high wage jobs remains at 21 percent.

It is in Arlington's best interest to capture as much of the 29 percent high wage occupations as possible. The City will benefit economically and in reputation by attracting these people and positions. However, in order to attract these professionals and high-income residents, Arlington will need to revitalize certain neighborhoods to attract new residential and commercial developments. The priority neighborhoods most in need of revitalization are: the Lamar Boulevard corridor, Downtown Arlington, east Arlington and the retail cluster at the Highway 287 and I-20 interchange.

Special needs populations. The City's network of housing and services for special needs populations is relatively small; many of the needs of this segment of this City's population are met through organizations in Tarrant County and Fort Worth. This is consistent with the "natural progression" occurring in the Metroplex because it is more efficient (although not more convenient for the consumers) to have services centralized. However, this progression can be problematic if the special needs populations do not know how to access or cannot access needed services and programs.

Recommendations

Based on our analysis of information gathered in this study, our understanding of the City needs in addition to our experience and knowledge of policies in other communities, we offer the following recommendations to the City of Arlington and Arlington Housing Authority:

Target future housing development to key population groups. To the extent possible, the City should direct future housing development to target households that have the potential of freeing up affordable housing stock for the City's moderate and lower income households. However, this policy must be combined with policies and programs to assist the City's lowest income populations – primarily rental assistance and/or new affordable rental housing development for the City's lowest income households – to ensure that this targeted group is also served through housing policy changes.

Specifically, the City should increase rental housing priced to serve households earning between 31 and 50 percent of the MFI and 51 to 80 percent of the MFI, since these households are occupying units that are most affordable to the City's poorest populations. These rental opportunities could be increased by subsidizing new development or through offering more rental assistance. Similarly, the City should increase single family housing priced to serve households earning more than 120 percent. These households are occupying housing that is most affordable to the City's low to moderate income households. Development of higher end housing can be facilitated through use of design requirements and encouraging more amenities in new developments.

Finally, the City should closely monitor its balance of housing as development occurs to ensure that the market is moving in the appropriate directions.

Fund a rental assistance program to supplement Section 8 demand. The City should consider funding to bolster its Section 8 Housing Choice Voucher program, given that renters have twice the rate of cost burden as owners, and the renters who benefit from voucher programs have some of the greatest needs in the City (e.g., are the lowest income, often have special needs, generally cannot afford to purchase a home and, as such, would not benefit from first time homebuyer programs).

Increase funding for the City's multifamily housing rehabilitation program. In its 2004-2005 Action Plan, the City has proposed funding its rehabilitation program for homeowners at a much higher amount than its program for owners of rental properties. Quantitative data on housing conditions of owner occupied and renter occupied properties and information collected in key person interviewees suggest that the condition needs are greater for multifamily properties in the City. The need for condition improvements to the City's older rental stock, particularly in south Arlington, was cited by numerous key person interviewees. Housing condition indicators from Census data show that rental units are much more likely to contain lead-based paint than single family housing.

Continue and increase funding for programs that assist persons living in poverty. The City should target its efforts to assist persons living in poverty on children and families, particularly female-headed households. These two categories of persons living in poverty are the most vulnerable to the effects of poverty. And, unlike students, they are unlikely to be on a direct path to move out of poverty.

The most important tools to assist children and families in poverty are, first, those that provide safe and stable living conditions and, second, those that help adults in the families increase their earnings potential, including jobs and transportation to work. Our recommendations for tools to assist the City's target populations living in poverty include rental assistance programs; job training and workforce development programs and partnerships; expanded public transportation; and subsidized early childhood education programs.

Continue revitalization efforts and support. The City has recently undertaken a number of efforts to understand revitalization potential in Arlington and craft a unified strategy for revitalization. This revitalization process could consist of many combinations of economic tools. However, we believe that public sector financial support is necessary to generate private sector investment in revitalization.

Continue to provide CDBG funding to public services. A review of the housing and service needs of special needs populations in the City found a variety of unmet needs. The City should continue to fund the organizations that assist special needs populations groups.

Increase awareness of services for special needs populations. The City should work to ensure that there are adequate information channels within the City to direct special needs populations to the correct organizations and agencies (both within and outside of the City) for assistance.

Increase transportation opportunities. Many key person interviewees mentioned that the lack of public transportation in the City was a major problem for the City's low-income populations and some of UTA's students. The City should evaluate its need for public transportation and/or enhancing its services to persons living in poverty, with disabilities and/or the elderly.

SECTION I.
Introduction

SECTION I.

Introduction

In January 2004, the Arlington Housing Authority and the City of Arlington retained BBC Research & Consulting (BBC) to conduct a housing needs assessment. This assessment provides information that:

- Will be incorporated in the City's five-year Consolidated Plan which will be submitted to the U.S. Department of Housing and Urban Development (HUD);
- Will be incorporated in the Arlington Housing Authority's Agency Plan which will also be submitted to HUD;
- Can serve as an input to policy discussions and decisions by the Arlington Housing Authority;
- Can serve as an input to City of Arlington policy discussions and decisions.

Approach

To complete this analysis, BBC conducted extensive primary and secondary research. We collected and analyzed quantitative data from the U.S. Census, the U.S. Bureau of Labor Statistics, the U.S. Bureau of Economic Analysis, the Texas Workforce Commission, the North Central Texas Council of Governments, the University of Texas at Arlington (UTA), The Real Estate Center at Texas A&M, the Arlington Housing Authority, the City of Arlington, the Department of Planning and Development Services, and M/PF Research – a provider of apartment market data.

To collect qualitative data for the study, we conducted personal and telephone interviews with 45 people in Arlington and Tarrant County who are knowledgeable about housing needs in the City of Arlington. We spoke to builders, real estate agents, non-profit housing developers, elected officials, community activists and representatives of organizations that serve special needs populations. A list of interviewees is presented in Appendix A. In addition, Dr. Linda Keys, of The Keys Group, facilitated three community forums on housing issues in mid-May. The research from this process has been incorporated into the conclusions and recommendations of this housing needs assessment.

Report Organization

The remainder of this report is organized as follows.

- Section II provides demographic and economic background information about the City of Arlington, including a comparison of conditions with surrounding areas and peer cities;

- Section III contains an analysis of housing conditions in the City and an identification of housing needs. It also includes a comparison of conditions with surrounding areas and peer cities.
- Section IV contains an analysis of revitalization needs and opportunities in Arlington.
- Section V addresses the housing needs of special needs populations, including the elderly, persons experiencing homelessness, persons with disabilities, persons with HIV/AIDS, persons who are mentally ill, persons with substance abuse problems, youth and victims of domestic violence.
- Section VI contains findings from the public outreach process conducted for the study.
- Section VII contains an analysis of patterns of poverty in Arlington.
- Section VIII summarizes the housing programs currently available in Arlington.
- The report ends with conclusions and recommendations in Section IX.
- Appendices A, B and C list the key persons who were interviewed for the study, provide the required HUD tables for the City's Consolidated Plan and provide a list of potential development tools.

SECTION II.

Socioeconomic Analysis

SECTION II.

Socioeconomic Analysis

This section provides data and information about Arlington's population, households and employment; highlights trends over the period 1990 to 2000; and compares Arlington to neighboring cities in the Metroplex, as well as peer cities in other states.

Methodology

The data collected and analyzed for this section was gathered from the U.S. Census Bureau, the U.S. Bureau of Labor Statistics, the U.S. Bureau of Economic Analysis, and various state sources including the Texas Workforce Commission and the North Central Texas Council of Governments. These data represent the most recent socioeconomic data available for the City at the time this report was prepared.

This section includes a comparison of Arlington socioeconomic conditions with conditions in other cities in the Metroplex ("surrounding areas"), as well as cities similar to Arlington in other states ("peer cities"). The peer cities include Anaheim, California; Aurora, Colorado; Colorado Springs, Colorado; Mesa, Arizona; and Riverside, California. These cities were selected because of their similarity to Arlington in population size, racial and ethnic diversity, proximity to major metropolitan areas, and economic base. The same comparison cities were used in BBC's 1999 housing study for Arlington.

Population

From 1990 to 2000, the City of Arlington grew at a much slower pace than in the prior decade, but more quickly than was projected. The 1990 Census reported a population of 261,763 for the City of Arlington. The 2000 Census counted 332,695 people in Arlington – 70,932 more than in 1990 and a 27 percent increase. This growth rate equates to a compound annual growth of about 2.43 percent and means that, on average, 7,093 persons were added to the City each year. In comparison, from 1980 to 1990, the City's population increased by 60 percent. During the 1980s, the City added about 9,860 persons per year on average.

In 1999, when the City last completed a housing needs study of this type, the 1998 population estimates for the City ranged from 298,600 to 309,000. These estimates assumed an average annual growth rate of almost 2 percent, which was about one-third less than what the City actually experienced from 1990 to 2000. The City's population in 2002 was estimated by the Census Bureau to be 349,944. This population level assumes an annual growth rate of about 2.5 percent.

Comparison with other cities. During the 1990s, the fastest growing city in the Dallas-Fort Worth CMSA was Plano with a population increase of 93,622 and a growth rate of 73 percent. The second highest percentage growth occurred in Carrollton, where population increased by 33 percent. However, this growth occurred from a relatively small population base; Carrollton had some of the smallest growth in terms of numbers (27,046 people). Fort Worth had the second highest growth in terms of numbers, adding 87,801 people between 1990 and 2000. Relative to other areas in the Metroplex, Arlington's population growth was about average. The following exhibit shows the population levels and growth rates for Arlington compared to surrounding areas and peer cities.

Exhibit II-1.

Population Comparisons of Total Population and Growth, 1990, 2000 and 2002

	1990	2000	1990-2000 Percent Change	Avg. Persons Added Per Year	2002	2000-2002 Percent Change
Arlington	261,763	332,695	27%	7,093	349,944	5%
<i>Surrounding Areas</i>						
Dallas-Forth Worth CMSA	3,885,415	5,221,801	34%	133,639	5,462,360	5%
Carrollton	82,169	109,215	33%	2,705	n/a	n/a
Dallas	1,006,831	1,188,204	18%	18,137	1,211,467	2%
Fort Worth	447,619	535,420	20%	8,780	567,516	6%
Garland	180,635	215,991	20%	3,536	n/a	n/a
Grand Prairie	99,613	127,049	28%	2,744	n/a	n/a
Irving	155,037	191,611	24%	3,657	n/a	n/a
Mesquite	101,484	124,578	23%	2,309	n/a	n/a
Plano	128,679	222,301	73%	9,362	n/a	n/a
<i>Peer Cities</i>						
Anaheim	266,406	327,357	23%	6,095	332,642	2%
Aurora	222,110	275,936	24%	5,383	286,028	4%
Colorado Springs	281,140	360,798	28%	7,966	371,182	3%
Mesa	288,091	397,215	38%	10,912	426,841	7%
Riverside	226,505	255,093	13%	2,859	274,226	8%

Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: U.S. Census Bureau, 1990 and 2000 Census and Population Estimates, and 2002 American Community Survey

Arlington's population growth during the past decade was similar to most peer cities' growth. Arlington had the third highest growth of the peer cities, in both percentage and numerical change. The cities of Mesa and Riverside were outliers in terms of population growth: Mesa's rate of growth far exceeded that of the other peer cities and Riverside's rate of growth was much lower. Arlington, Anaheim, Aurora and Colorado Springs grew at fairly similar rates (between 23 and 28 percent) from 1990 to 2000.

Location of growth. As shown in Exhibit II-2 on the following page, the strongest growth from 1990 to 2000 occurred in the south and southeast portion of the City. The north and central portions of the City had low, no or negative growth.

**Exhibit II-2.
Population Growth,
1990 to 2000**

Source:
U.S. Census Bureau, 2000
and PCensus.

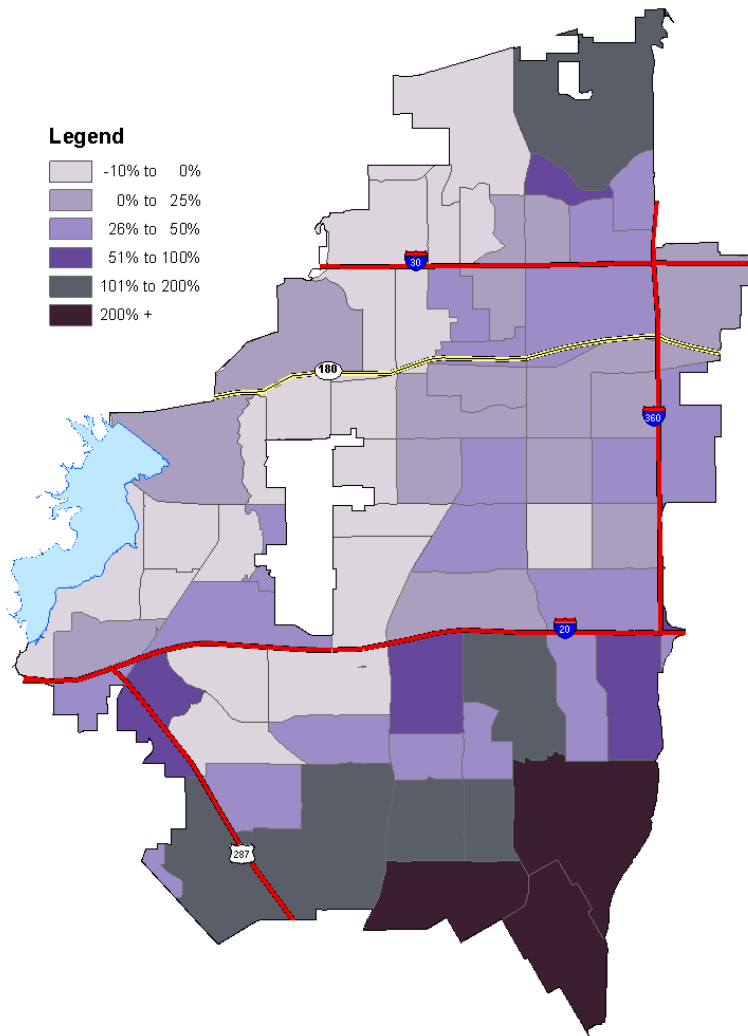
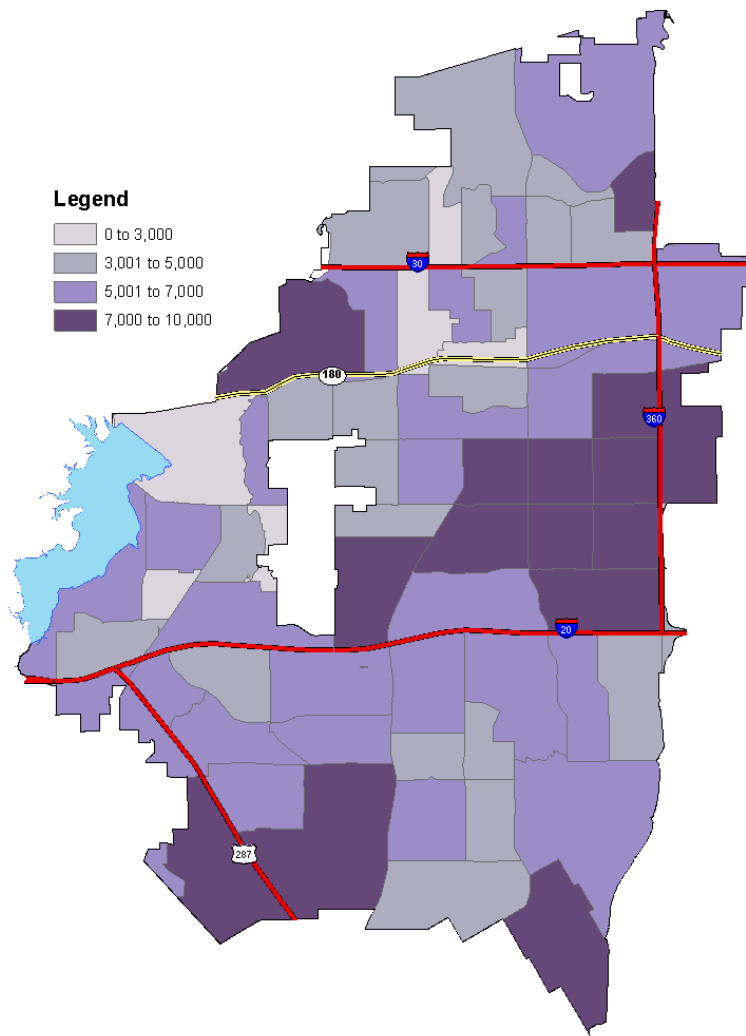


Exhibit II-3 on the following page shows the concentration of the City's population as of 2000. The areas of the greatest population density are located in the east central portion of the City, near the University of Texas at Arlington (UTA) and the City's entertainment district, in addition to pockets of areas near the City's outskirts.

Exhibit II-3. Location of Population, 2000

Source:
U.S. Census Bureau, 2000.



Age

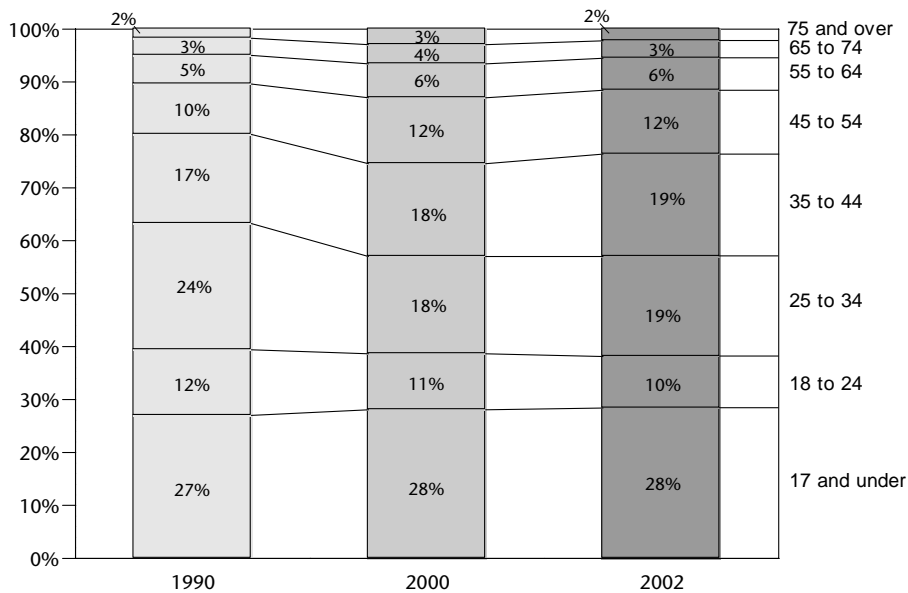
The Census Bureau reported an average age of 29.9 for Arlington residents in 1990 and 30.5 in 2000. As of the 2000 Census, more than a third (36 percent) of Arlington residents were between 25 and 44 years of age, with the next largest portion of the population being represented by children 17 and under (28 percent).

From 1990 to 2000, the fastest growing age cohorts, in numbers, were the City's youngest populations (17 and under) and persons between the ages of 35 and 54. During the decade, the City's population of persons 17 and under increased by 23,210; persons 45 to 54 increased by 16,663; and persons 35 to 44 increased by 14,614. Together, the growth of persons in these age cohorts made up approximately 75 percent of the total population growth from 1990 to 2000.

The fastest growing age cohorts by percentage were the City’s “Baby Boomer” and older populations. From 1990 to 2000, the City’s population between the ages of 45 to 54 increased by 67 percent; the population ages 55 to 64 increased by 51 percent; the population ages 65 to 74 grew by 44 percent; and the population 75 and older grew by 118 percent.

Exhibit II-4 shows the age distribution of Arlington residents in 1990, 2000 and 2002.

Exhibit II-4.
Percent of Population by Age, 1990, 2000 and 2002



Source: U.S. Census Bureau, 1990 and 2000, and 2002 American Community Survey.

As shown above, the age distribution of the City’s population has changed modestly since 1990. Persons between 18 and 34 years of age made up less of the City’s population in 2002, while persons between the ages of 35 and 54 made up more.

It is important to note that females outweigh males in the age category of 65 and older by 2 to 4 percentage points. In younger age groupings, there is not a marked difference between male and female cohorts.

Comparison with other cities. Exhibit II-5 compares the age distribution of Arlington’s population with those of surrounding areas and peer cities in 2000 and 2002. Arlington has a slightly smaller share of its population that are “Baby Boomers” and a slightly higher share between the ages of 25 and 34 than surrounding areas and most peer cities. Arlington also has a relatively lower percentage of its population who are seniors. The share of its population in other age cohorts is fairly similar to the surrounding areas and peer cities, except for Riverside, which has a much higher percentage of its population that is 17 years old and younger.

Exhibit II-5.
Comparison of Age Distribution as a Percent of Total Population, 2000/2002

	17 and Under	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 and over	Total
Arlington	28%	10%	19%	19%	12%	6%	3%	2%	100%
<i>Surrounding Areas</i>									
Dallas-Fort Worth CMSA	28%	9%	16%	17%	13%	8%	5%	3%	100%
Carrollton	28%	8%	17%	20%	15%	7%	3%	2%	100%
Dallas	27%	12%	20%	15%	11%	8%	4%	4%	100%
Fort Worth	29%	11%	16%	16%	13%	8%	4%	4%	100%
Garland	30%	9%	16%	18%	13%	7%	4%	3%	100%
Grand Prairie	30%	10%	17%	18%	12%	7%	4%	3%	100%
Irving	25%	12%	23%	17%	11%	7%	4%	2%	100%
Mesquite	30%	9%	15%	19%	12%	7%	4%	3%	100%
Plano	29%	7%	16%	21%	15%	7%	3%	2%	100%
<i>Peer Cities</i>									
Anaheim	26%	10%	21%	15%	9%	10%	5%	4%	100%
Aurora	28%	10%	18%	16%	13%	8%	3%	4%	100%
Colorado Springs	28%	9%	16%	16%	14%	8%	5%	4%	100%
Mesa	28%	10%	15%	14%	13%	6%	7%	7%	100%
Riverside	34%	9%	16%	18%	9%	7%	5%	1%	100%

Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: U.S. Census Bureau, 1990 and 2000 Census and Population Estimates, and 2002 American Community Survey.

Age by race. Arlington's minority populations are much younger than its White population: as shown in the exhibit below, in 2000, the median age of the City's Hispanic/Latino population was almost 10 years less than the median age of the City's White population. The City's Native Hawaiian/Pacific Islander populations and populations of other races were also significantly younger than the City's White population.

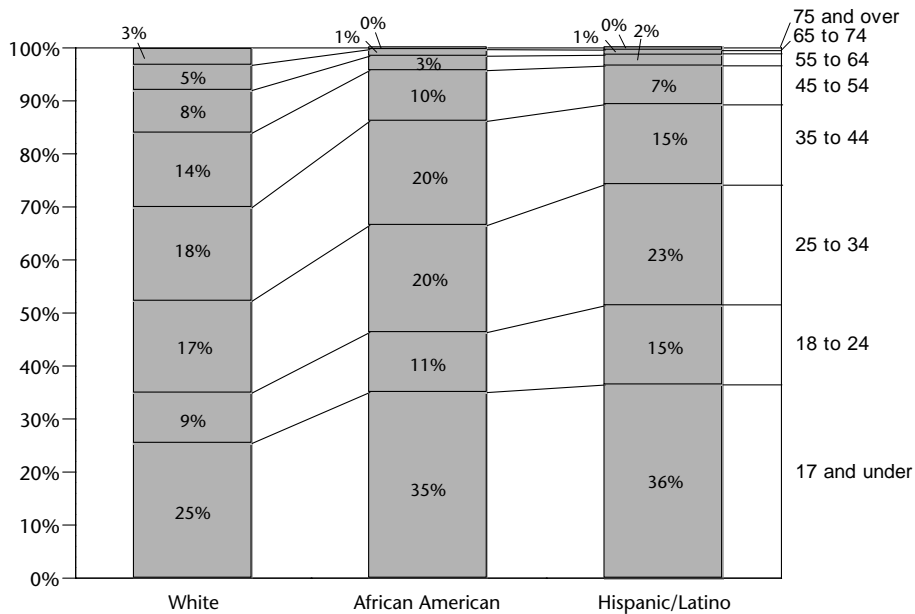
Exhibit II-6.
Median Age, by Race and Ethnicity, 2000

Source:
U.S. Census Bureau, 2000.

	Median Age
Arlington Overall	30.7
<i>By Race</i>	
African American	26.3
American Indian/Alaskan Native	30.5
Native Hawaiian/Pacific Islander	24.9
Some Other Race	23.9
Two or More Races	21.3
White	33.8
<i>By Ethnicity</i>	
Hispanic/Latino	24.1

Exhibit II-7 compares the age distributions of the City's White, African American and Hispanic/Latino populations. As demonstrated by the exhibit, the City's White population has a much smaller share of younger populations and a larger share of older populations than the African American and Hispanic/Latino populations.

Exhibit II-7.
Comparison of Age Distribution for White, African American
and Hispanic/Latino Populations, 2000



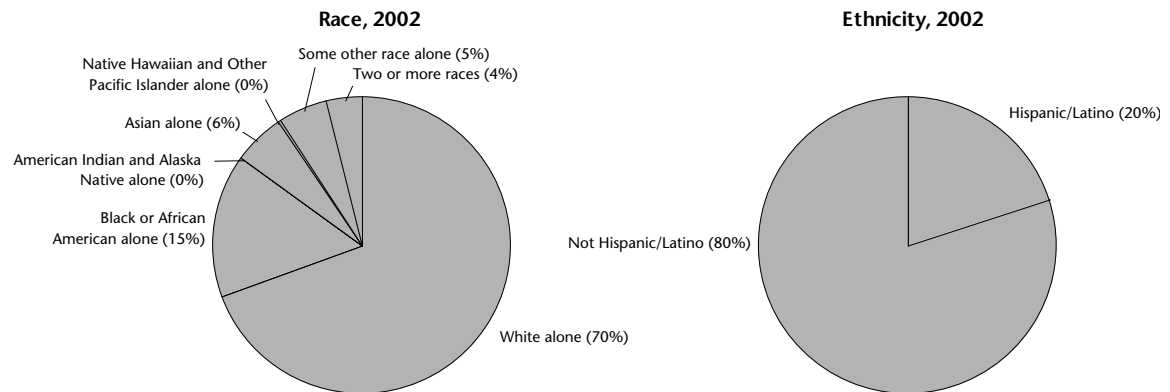
Source: U.S. Census Bureau, 2000.

Race/Ethnicity

According to 2002 Census estimates, the City of Arlington was 20 percent Hispanic/Latino and 80 percent non-Hispanic/Latino. The majority of Arlington residents were White (70 percent in 2002). The next largest racial category in the City was African Americans, representing 15 percent of the City's population in 2002. Six percent of Arlington's population was Asian in 2002 and 4 percent was of Two or more races.

Exhibit II-8 shows the distribution of Arlington's population by race and ethnicity in 2002.

Exhibit II-8.
Racial and Ethnic Composition of Arlington's Population, 2002



Note: The City's American Indian/Alaskan Native and Native Hawaiian/Other Pacific Islander populations make up less than one percent of the total population.

Source: U.S. Census Bureau, 2002 American Community Survey.

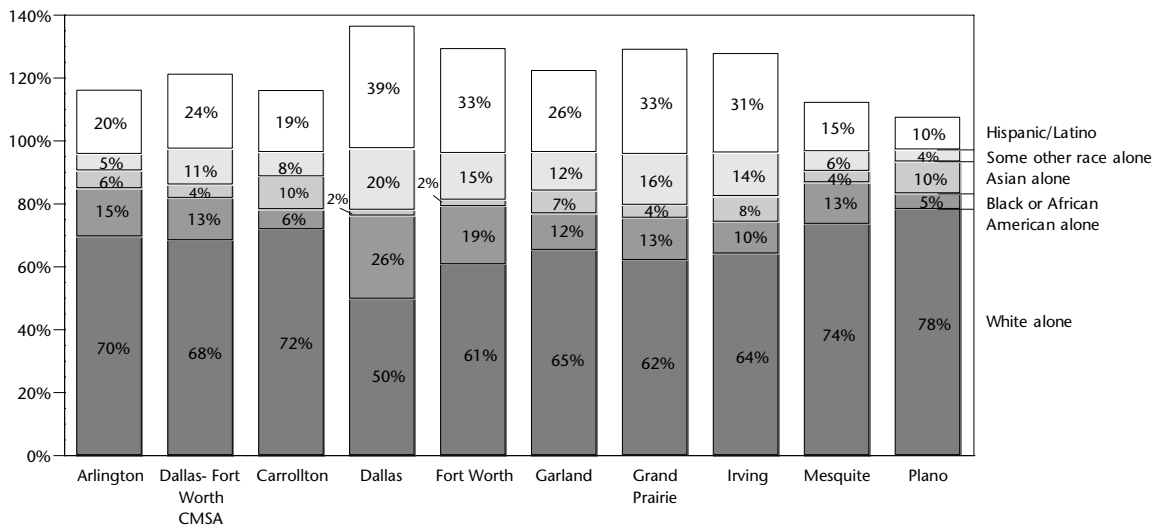
Race data in the 2000 Census (and more recent estimates) are not directly comparable to the 1990 Census and other previous censuses. Beginning with the 2000 Census, people were able to identify themselves as more than one race, whereas in previous censuses, people could indicate only one race. Therefore, calculations reflecting percent change in race and ethnicity from 1990 to 2000 could vary. However, the general positive or negative direction of the change in particular population groups is likely to be accurate.

The City of Arlington has continued to grow more racially and ethnically diverse, although the proportion of minority residents is still slightly lower in Arlington than most cities in the Metroplex. From 1990 to 2002, Arlington's population as a whole grew by 34 percent. Over the same period, the City's African American population grew by 140 percent to more than 53,000 people; the Asian/Native Hawaiian/Pacific Islander population grew 78 percent to 20,500; and the Hispanic/Latino population grew 214 percent to 69,700. (It should be noted that Native Hawaiians/Alaskan Natives make up a very small percentage of the City's population overall.)

Arlington's racial minority population was comparable to Carrollton and the Dallas-Fort Worth CMSA; higher than Plano and Mesquite; and lower than Dallas, Fort Worth, Grand Prairie, Garland and Irving. Compared to surrounding areas, Arlington had the fourth lowest percentage of its population that is Hispanic/Latino.

Exhibits II-9 and II-10 compare the racial and ethnic distribution of major categories of Arlington's population in 2000 and 2002 with surrounding areas and peer cities.

Exhibit II-9.
Race and Ethnicity as a Percent of Total Population, Surrounding Areas, 2000 and 2002

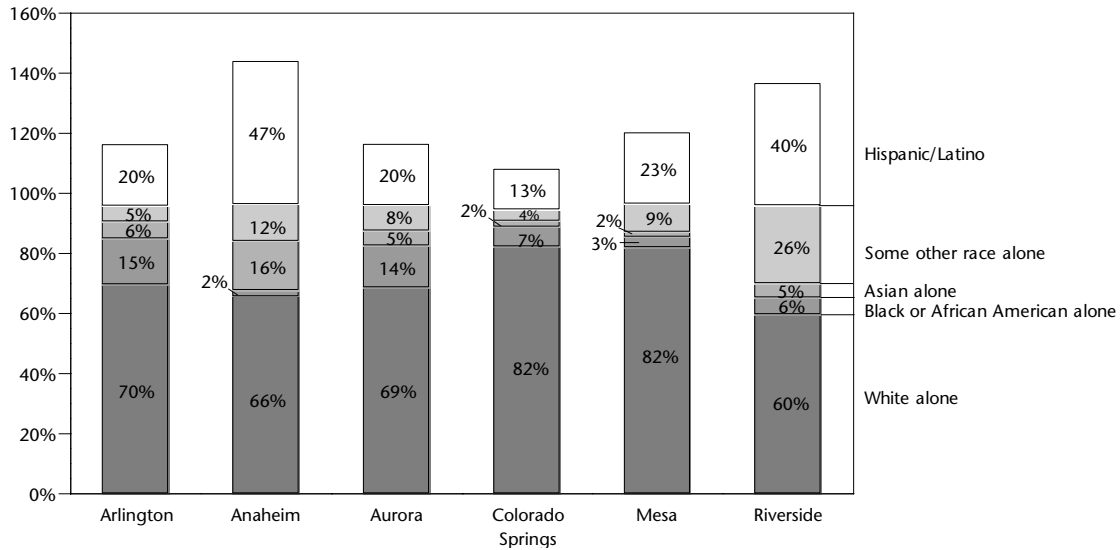


Note: Percentages exceed 100 percent because Hispanic/Latino is considered an ethnicity rather than a race. The "racial" categories add to 100 percent. The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: U.S. Census Bureau, 2000 and 2002 American Community Survey.

As indicated in Exhibit II-10, Arlington's racial and ethnic composition was more similar to Aurora than any of the peer cities. In general, Arlington had fewer minorities than any of the peer cities. Arlington has a lower proportion of Hispanic/Latino persons than peer cities.

Exhibit II-10.
Race and Ethnicity as a Percent of Total Population, Peer Cities, 2002



Note: Percentages exceed 100 percent because Hispanic/Latino is considered an ethnicity rather than a race. The "racial" categories add to 100 percent.
Source: US Census Bureau 2000, and 2002 American Community Survey.

An examination of the change from 1990 to 2000 in Arlington's minority populations with surrounding areas and peer cities showed a consistent growth in the share of the cities' Hispanic/Latino population of between 11 and 18 percent (except for Carrollton, Mesquite, Plano and Colorado Springs). In addition, the share of the White population for all cities declined and the share of the Asian population increased modestly. Arlington and Mesquite had the biggest change in the share of the African American population; most cities experienced declines, or changes equal to half of this growth. Exhibit II-11 compares the change from 1990 to 2000/2002 in the relative *shares* of each cities' minority populations.

Exhibit II-11.
Change in Share of Population by Race and Ethnicity, 1990 to 2000/2002

Note:
The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source:
U.S. Census Bureau, 1990 and 2000 Census and Population Estimates, and 2002 American Community Survey.

	White	Asian or Pacific Islander	Black or African American	Hispanic/Latino
Arlington	-13%	2%	7%	12%
<i>Surrounding Areas</i>				
Dallas-Fort Worth CMSA	-7%	2%	-1%	11%
Carrollton	-11%	4%	1%	9%
Dallas	-6%	0%	-3%	18%
Fort Worth	-3%	0%	-4%	14%
Garland	-15%	3%	3%	14%
Grand Prairie	-14%	1%	4%	13%
Irving	-15%	4%	3%	15%
Mesquite	-13%	1%	7%	7%
Plano	-10%	6%	1%	4%
<i>Peer Cities</i>				
Anaheim	-6%	7%	0%	16%
Aurora	-14%	2%	3%	14%
Colorado Springs	-4%	0%	0%	4%
Mesa	-8%	0%	2%	13%
Riverside	-11%	0%	-2%	15%

African Americans. The Census Bureau reported that 44,600 African Americans lived in Arlington in 2000; the estimated population was 53,000 in 2002. According to the Census Bureau, African Americans made up 14 percent of the City's population in 2000 and an estimated 15 percent in 2002. In 1990, African Americans made up just 8 percent of the City's population. Most of the City's African American residents live in the eastern part of Arlington. In 2000, 18 of the City's 72 Census Tracts contained almost half of the City's African American population.

**Exhibit II-12.
Location of
African American
Population, 2000**

Source:
U.S. Census Bureau, 2000.

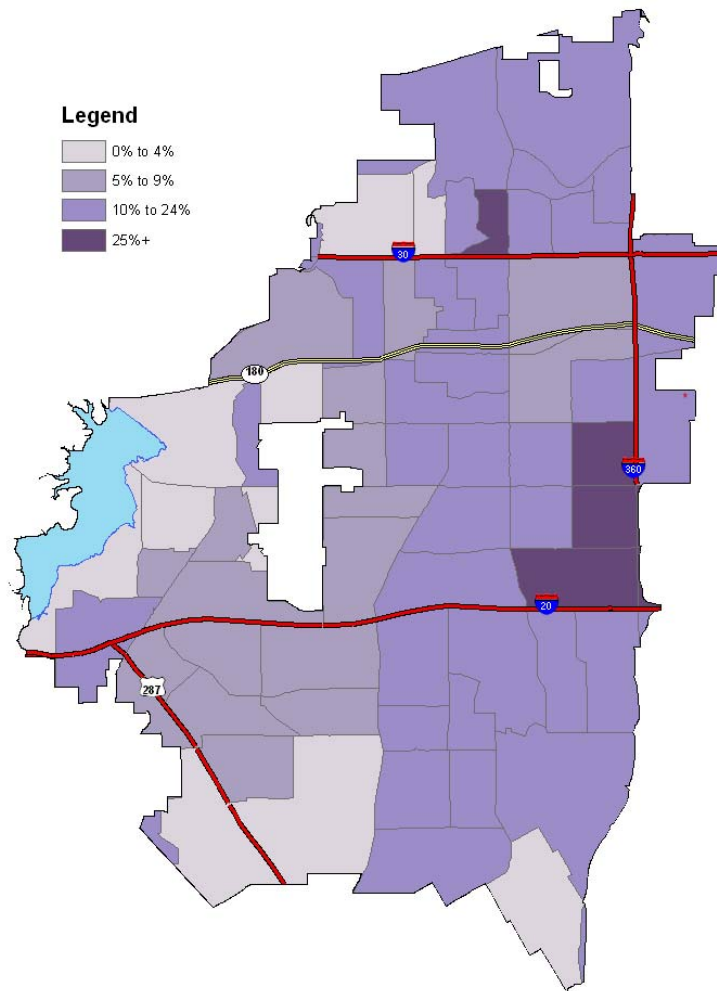


Exhibit II-13.
Location of Asian
Population, 2000

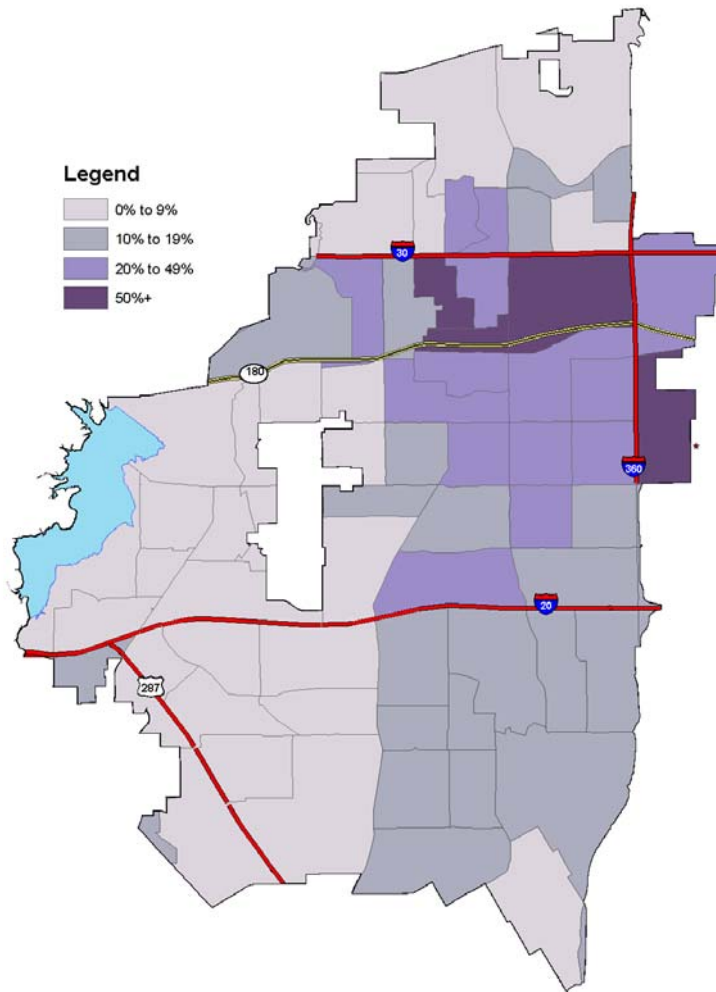
Legend

- 0% to 4%
- 5% to 9%
- 10% to 24%
- 25%+

Hispanic/Latino. In 2000, approximately 61,000 persons of Hispanic/Latino descent lived in Arlington where they comprised 18 percent of the population. In 2002, the Hispanic/Latino population was estimated at 69,700, representing 20 percent of the City's population. The central and east areas in the City have the highest proportion of Hispanic/Latino residents. The proportion of Hispanic/Latino residents by Census Tract is presented in Exhibit II-14.

**Exhibit II-14.
Location of
Hispanic/Latino
Population, 2000**

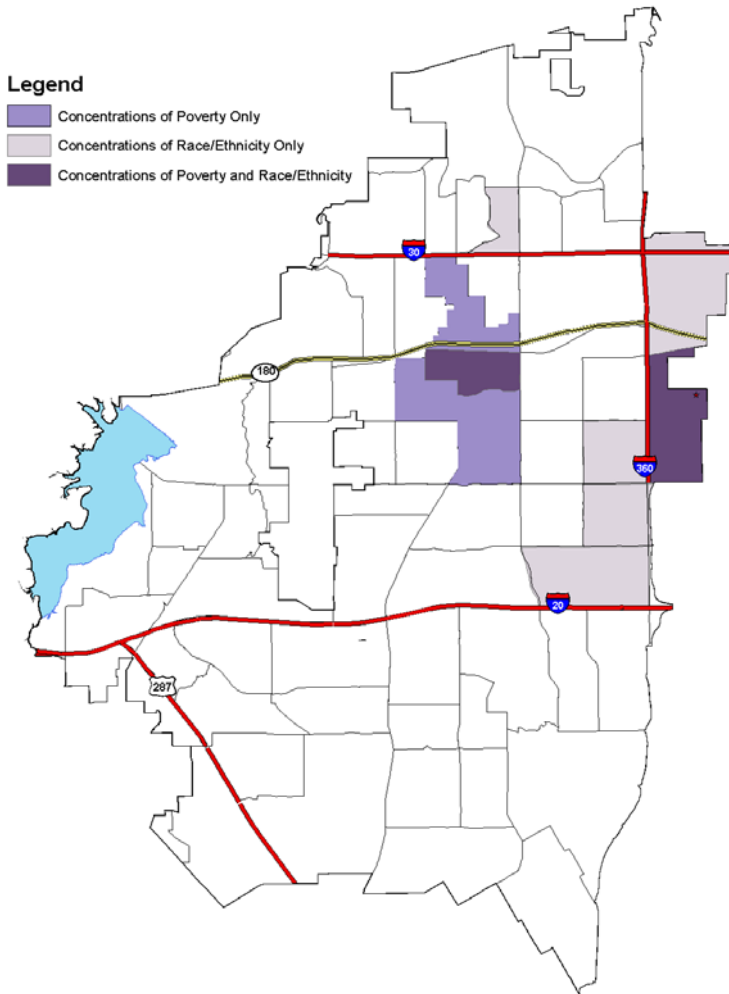
Source:
U.S. Census Bureau, 2000.



Racial concentration. As shown in maps II-12, II-13 and II-14, Arlington's non-White populations are largely concentrated in the central and east central portions of the City. These are also areas where the poverty rate is the highest. (See Exhibit VII-5 in Section VII for a map of concentration of poverty). To demonstrate this connection, the following exhibit overlays racial and ethnic concentration (defined as where more than half of the population is not White alone) in the City with areas of high poverty (defined as where more than one-fourth of the population of the Census Tract lives in poverty).

**Exhibit II-15.
Concentrations of
Poverty and
Race/Ethnicity**

Source:
U.S. Census Bureau and BBC
Research & Consulting.



The correlation between the City's poverty concentration and concentration of race/ethnicity is explained by the City's non-White populations have much higher poverty rates than Whites. Indeed, as discussed in Section VII, Arlington's minority populations have poverty rates of between two and three times higher than the rate of the City's White population.

Household Characteristics

In 2000, approximately 70 percent of Arlington's households were family households. The Census defines a family household as the householder and one or more people who are related to the householder by birth, marriage, or adoption¹. Twenty-nine percent of the City's total households were made up of married couples with children; 24 percent were married couples without children; 16 percent were other types of families; and 31 percent were nonfamily households (e.g., students living together, non-married couples).

Three percent of the City's families were made up of a single male with children. Eleven percent – or almost four times as many households as single males with children – were made up of a single female with children.

About 10 percent of the City's households were seniors (65 years and older). Of the City's senior households, 6 percent lived with family; 4 percent lived in nonfamily arrangements or lived alone. Almost 2 percent of the City's population over 30 years old in 2000 was made up of grandparents who are living with and responsible for their grandchildren.

Exhibit II-16 compares Arlington's family structure with that of other Metroplex cities.

Exhibit II-16.
Family and Nonfamily Structure, Arlington and Surrounding Areas, 2000

	Married Couples With Children	Married Couples Without Children	Other Families With Children	Other Families Without Children	Nonfamily Households
Arlington	29%	24%	10%	6%	31%
Dallas/Fort Worth CMSA	28%	26%	9%	7%	30%
Carrollton	33%	28%	8%	5%	26%
Dallas	20%	19%	11%	9%	40%
Fort Worth	24%	22%	11%	8%	34%
Garland	32%	26%	11%	7%	24%
Grand Prairie	31%	25%	12%	7%	26%
Irving	23%	23%	10%	6%	39%
Mesquite	32%	25%	11%	7%	25%
Plano	37%	29%	6%	4%	25%

Source: US Census Bureau, 2000.

As shown above, Dallas had the smallest percentage of married couples with and without children, and a higher percentage of other families without children and nonfamily households than surrounding areas. Plano had the largest percentage of its households that were married couples with and without children. Compared to the surrounding areas, Arlington's distribution of household and family type was almost exactly the average of the distribution of all of the surrounding areas.

¹ The Census defines a household as all of the people occupying a housing unit who may or may not be related. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied as separate living quarters. In comparison, a "family" is a group of related persons occupying a housing unit.

The average household size in Arlington was 2.65 persons in 2000; the average family size was 3.20 persons. Household size varied considerably by race and ethnicity. White households in the City had the smallest household size of any racial or ethnic group; persons of Some other race and of Hispanic/Latino descent had the largest, as shown in the following exhibit.

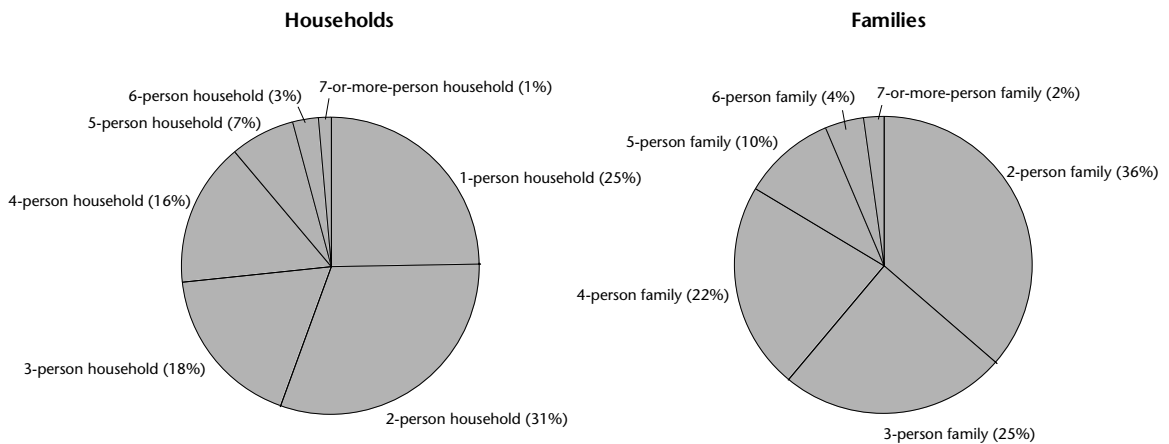
**Exhibit II-17.
Household Size by Race
and Ethnicity, 2000**

Source:
U.S. Census Bureau, 2000.

	Household Size
All households	2.7
African American	2.6
American Indian/Alaskan Native	3.0
Hispanic/Latino	3.5
Some Other Race	3.6
Two or More Races	2.9
White	2.5

In 2000, the majority of households in Arlington were 1- and 2-person households. According to 2000 Census data, 25 percent of the City's households were 1-person; 31 percent were 2-person. The majority of the City's families were 2- and 3-person families. Large households are defined as having five or more members in a household. In 2000, 11 percent of Arlington's households were large. The following exhibit shows the breakdown of Arlington households and families by size in 2000.

**Exhibit II-18.
Household and Family Size, 2000**



Source: U.S. Census Bureau, 2000.

Arlington's household and family structure has changed very little since 1990, particularly compared to the changes from 1980 to 1990. During the 1990s, the City's percentage of married couples with and without children declined by about 8 percentage points and was offset by growth in nonfamily and other households. In 1990, married couples with children made up 31 percent of all households, and married couples without children made up 25 percent (compared to 29 and 24 percent in 2000, respectively). Nonfamily households represented 32 percent of all households in 1990 and 31 percent in 2000.

Linguistic Isolation

Within the City of Arlington, those individuals 5 years and over who speak only English represented 75 percent of the population in 2000. The Dallas-Fort Worth CMSA mirrored Arlington with the same ratio. Of the remaining population that speaks other languages, 52 percent speak English **very well**, another 21 percent speak English **well**, and the remainder are **linguistically isolated**, meaning that English is not spoken well or at all. Of those persons linguistically isolated, 88 percent were Spanish speaking. Fort Worth and the Dallas-Fort Worth CMSA had population bases with almost identical English speaking percentages; however, 96 and 95 percent of its linguistically isolated population was Spanish speaking.

Two percent of Arlington's population was linguistically isolated in 2000, which directly compares to the City of Mesa's population. Only Colorado Springs had a lower percentage of linguistically isolated persons at 0.5 percent. Conversely, at 6 percent, Anaheim had the highest percentage of persons who did not speak English at all.

Educational Attainment

This section uses two variables to measure the educational attainment of Arlington's population relative to surrounding areas and peer cities; the percentage of the population that is enrolled in school; and the percentage with diplomas and/or degrees.

School enrollment. As of 2002, 31 percent of Arlington's population age 3 and over was enrolled in school. This is the highest percentage in all of the surrounding areas and equivalent to Mesquite's and Grand Prairie's enrollment percentages. Compared to the peer cities, only Riverside had a higher percentage enrolled in school. It should be noted that Riverside has a much younger population than any of the peer cities and, as such, is likely to have a higher percentage of its population enrolled in school.

Seven percent of Arlington's population was enrolled in an undergraduate institution, which is the second highest percent out of both the surrounding areas and peer cities (Irving had 8 percent). The majority of the surrounding areas and peer cities had enrollment percentages of 6 percent. Two percent of Arlington's population was enrolled in graduate or professional school, which is also the highest percentage out of the surrounding areas and peer cities, but equal to Irving, Plano, Riverside and Mesa. Conversely, 69 percent of Arlington's population is not enrolled in school. This compares to a high of 74 percent in Dallas, and a high of 73 percent in the peer City of Aurora.

Diplomas/degrees. According to the 2000 Census and 2002 American Community Survey, Arlington's citizens have educations comparable to residents of surrounding areas in the Metroplex, with the exception of Plano and Carrollton, which tend to be more highly educated. Fifty-eight percent of Arlington's population 25 years and older had received at least a high school diploma, which is almost the same percentage as the Dallas-Fort Worth CMSA. Thirty-one percent of Arlington residents had a bachelor's degree or higher educational achievement. In comparison, 29 percent of residents in the Dallas-Fort Worth CMSA had received higher education. Fort Worth and Grand Prairie had the lowest percentages of highly educated populations, with 22 percent and 19 percent, respectively, having higher education degrees. The most highly educated cities were Plano, Carrollton and Irving.

Exhibit II-19 below shows educational attainment as of 2000 and 2002 in Arlington, the surrounding areas, and the peer cities.

**Exhibit II-19.
Comparison of
Educational Attainment,
Population 18 years and
Older, 2000/2002**

Note:

The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source:

U.S. Census Bureau 2000, and 2002 American Community Survey.

	High School Graduate (includes equivalency)	Associate Degree	Bachelor's Degree
Arlington	26%	8%	16%
<i>Surrounding Areas</i>			
Dallas-Fort Worth CMSA	25%	6%	16%
Carrollton	18%	6%	25%
Dallas	24%	4%	14%
Fort Worth	27%	6%	11%
Garland	26%	6%	14%
Grand Prairie	27%	5%	11%
Irving	21%	5%	19%
Mesquite	31%	6%	12%
Plano	14%	6%	33%
<i>Peer Cities</i>			
Anaheim	22%	8%	12%
Aurora	29%	6%	16%
Colorado Springs	20%	9%	18%
Mesa	26%	7%	11%
Riverside	25%	7%	11%

Arlington's educational attainment is also about average compared to the peer cities for the population 18 and over in 2002. For all categories in Exhibit II-18, there are peer cities with percentages higher and lower than Arlington. Aurora had the highest percentage of high school graduates and Colorado Springs had the highest percentage of associate and bachelor degrees.

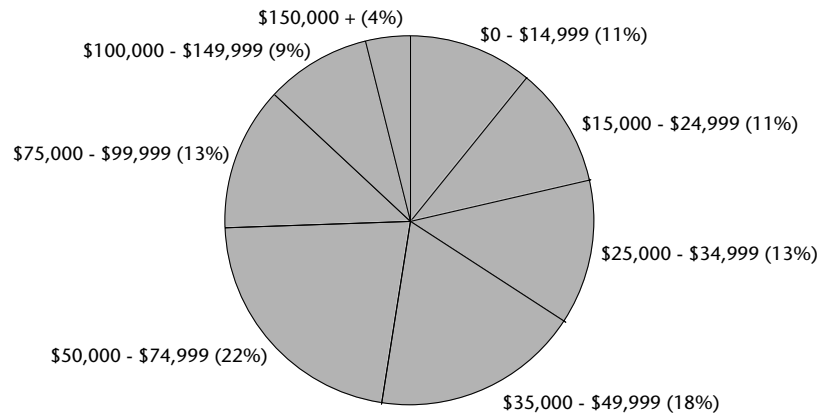
Income

According to the 2000 Census, the median **household** income in Arlington was \$47,622, a 36 percent increase over the 1990 median of \$35,048. (The inflation adjusted increase was 7.8 percent). Median **family** income increased from \$41,620 in 1990 to \$56,080 in 2000. This was an increase of 35 percent. Census estimates for 2002 show Arlington's median household income at \$52,634 and median family income at \$66,261.

Exhibit II-20 shows the City's income distribution in 2000.

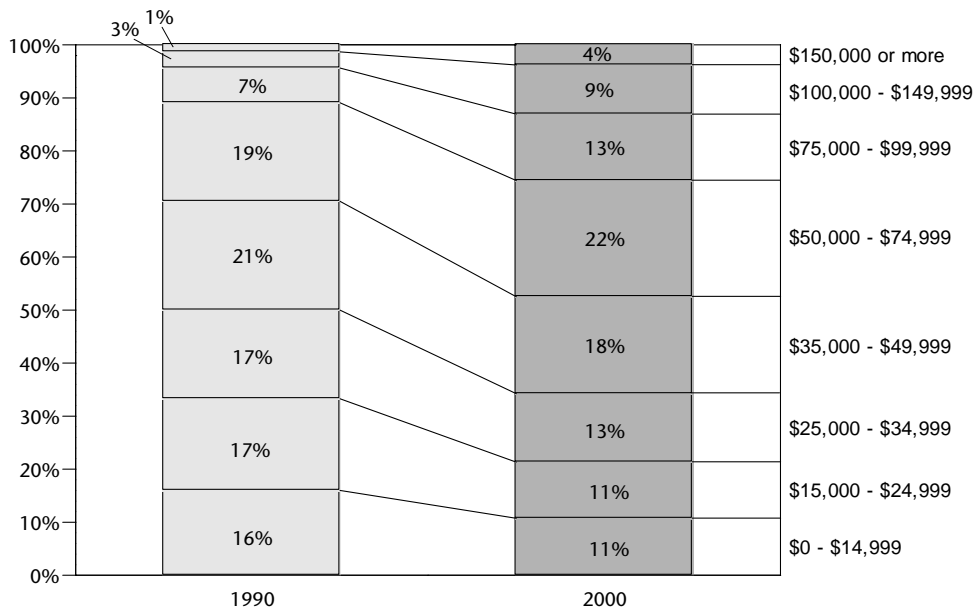
**Exhibit II-20.
Household Income
by Category, 2000**

Source:
U.S. Census Bureau, 2000.



From 1990 to 2000, the largest shift in the household by income category in Arlington occurred for the income ranges of less than \$25,000, and \$75,000 to \$150,000. That is, Arlington grew wealthier during the decade by reducing the percentage of its population in the lowest income categories and increasing the percentage of its population in higher income categories. The percentage of households in the City's low to moderate and very high-income ranges also shifted, but the change was not as dramatic as for the other ranges. Exhibit II-21 shows the 1990 to 2000 change in household income by range.

**Exhibit II-21.
Household Income Distribution, 1990 and 2000**



Source: U.S. Census Bureau, 1990 and 2000.

Arlington's non-White households tend to have much lower incomes than its White population and the City's population overall. In 2000, the Census reported a median income for White households of \$51,300; this was about \$7,000 higher than the next highest medians (for the City's Asian and American Indian and Alaska Native households) and about \$16,000 higher than the lowest medians (for the City's Hispanic/Latino households and households of mixed or other races). Exhibit II-22 presents median income by race and ethnicity for 2000.

**Exhibit II-22.
Median Household
Income by Race and
Ethnicity, 2000**

Source:
U.S. Census Bureau, 2000.

	Median Household Income
Arlington Overall	\$47,622
African American	\$38,904
American Indian and Alaska Native	\$44,962
Asian	\$44,035
Hispanic/Latino	\$36,814
Some Other Race	\$35,987
Two or More Races	\$35,899
White	\$51,314

Comparison to other cities. In 1990, Arlington's median household income was above average compared to both surrounding areas and peer cities, with the exception of Carrollton and Plano, whose median incomes were much higher than any of the other areas'. Fort Worth had the lowest median household income at \$26,547; Plano had the highest at \$53,905.

The 2000 Census estimated Arlington's median household income at \$47,622. This was the fifth highest median income compared to the eight surrounding areas in the Metroplex. Between 1990 and 2000, Arlington's median household income increased by 36 percent, which was the lowest percentage increase of the eight surrounding areas except for Garland. The average percentage increase of the eight areas was 38 percent. The median household income for Arlington in 1990 and 2000 is compared to the eight surrounding cities in the exhibit below.

**Exhibit II-23.
Median Household
Income by Surrounding
Areas, 1990 and 2000**

Source:
Arlington Department of Planning,
Pathways of Change.

	1990	2000	Numeric Change	Percent Change
Arlington	\$35,048	\$47,622	\$12,574	35.9%
<i>Surrounding Areas</i>				
Carrollton	\$45,787	\$62,406	\$16,619	36.3%
Dallas	\$27,489	\$37,628	\$10,139	36.9%
Fort Worth	\$26,547	\$37,074	\$10,527	39.7%
Garland	\$37,274	\$49,156	\$11,882	31.9%
Grand Prairie	\$34,507	\$46,816	\$12,309	35.7%
Irving	\$31,767	\$44,956	\$13,189	41.5%
Mesquite	\$35,934	\$50,424	\$14,490	40.3%
Plano	\$53,905	\$78,722	\$24,817	46.0%

In 2002, according to Census estimates, Arlington's median household income was the highest of Dallas, Fort Worth, the CMSA and Grand Prairie and the peer cities at \$52,634. Dallas had the lowest 2002 median income at \$35,028. The Census data also show that from 1990 to 2002, Arlington had the highest numerical increase in median household income of the surrounding areas and peer cities, and the second highest percentage change (behind Colorado Springs). These trends are similar for median family income. Data for 2002 median incomes are not available for the smaller sized surrounding areas in the Metroplex.

Exhibit II-24 compares the median household and family incomes in 1990 and 2002 for Arlington, the surrounding areas for which data are available and peer cities.

Exhibit II-24.
Comparison of Median Household Income, 1990 and 2000/2002

Source:
U.S. Census Bureau, 1990 and 2002 American Community Survey.

	1990	2002	Numeric Change	Percent Change
Arlington	\$35,048	\$52,634	\$17,586	50%
<i>Surrounding Areas</i>				
Dallas-Fort Worth CMSA	\$32,825	\$48,399	\$15,574	47%
Dallas	\$27,489	\$35,028	\$7,539	27%
Fort Worth	\$26,547	\$38,268	\$11,721	44%
<i>Peer Cities</i>				
Anaheim	\$39,620	\$45,184	\$5,564	14%
Aurora	\$33,214	\$49,394	\$16,180	49%
Colorado Springs	\$28,928	\$46,693	\$17,765	61%
Mesa	\$30,273	\$42,145	\$11,872	39%
Riverside	\$34,801	\$47,152	\$12,351	35%

Exhibit II-25 compares 1990 and 2002 per capita income distributions for Arlington, the surrounding areas for which data are available and peer cities. In 1990, Arlington had the third highest per capital income of all compared cities. By 2002, Arlington's per capita income ranked first among peer and surrounding cities.

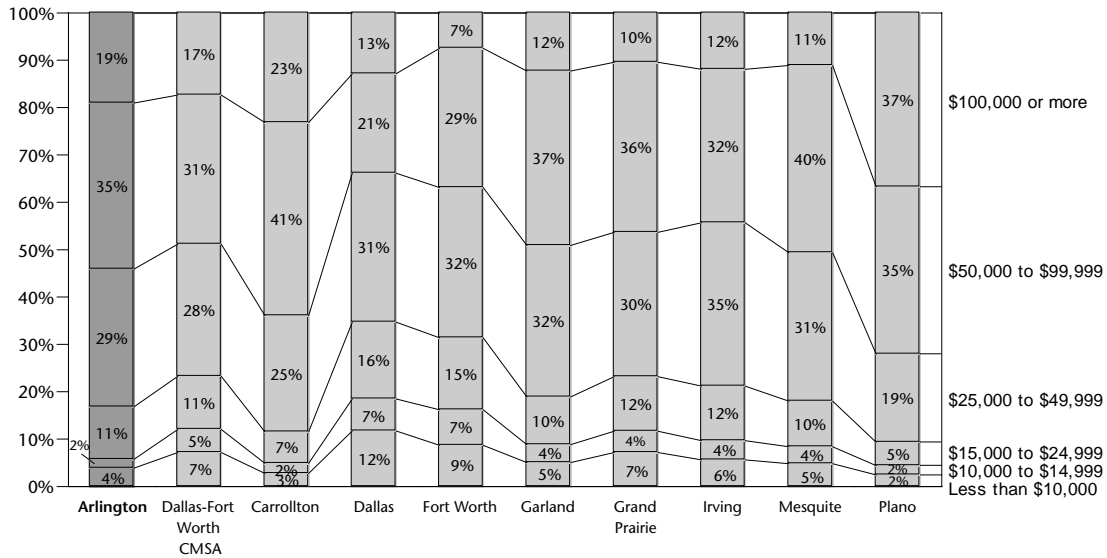
Exhibit II-25.
Comparison of Per Capita Income, 1990 and 2000/2002

Source:
2002 American Community Survey and U.S. Census Bureau, 1990 Census.

	1990	2002	Numeric Change	Percent Change
Arlington	\$16,239	\$25,678	\$9,439	58%
<i>Surrounding Areas</i>				
Dallas-Fort Worth CMSA	\$15,902	\$24,444	\$8,542	54%
Dallas	\$16,300	\$21,869	\$5,569	34%
Fort Worth	\$13,162	\$18,598	\$5,436	41%
<i>Peer Cities</i>				
Anaheim	\$15,746	\$20,363	\$4,617	29%
Aurora	\$15,255	\$21,254	\$5,999	39%
Colorado Springs	\$14,243	\$23,751	\$9,508	67%
Mesa	\$13,506	\$19,377	\$5,871	43%
Riverside	\$14,235	\$18,917	\$4,682	33%

Exhibit II-26 compares the 2000 and 2002 income distributions for Arlington, the surrounding areas and peer cities.

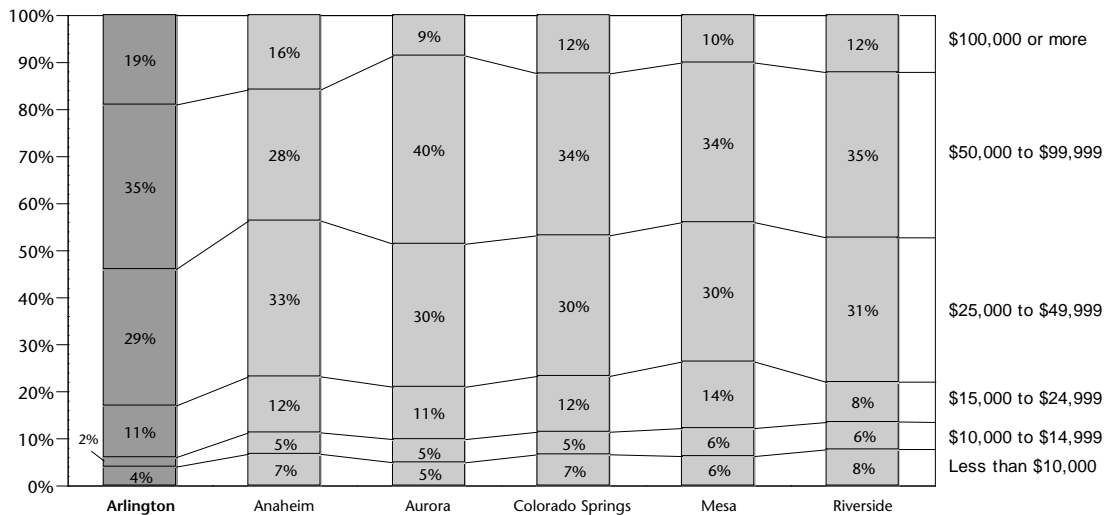
Exhibit II-26.
Household Income Distribution of Surrounding Areas, 2000/2002



Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: U.S. Census Bureau, 1990 Census and Population Estimates, and 2002 American Community Survey.

Exhibit II-26 (continued).
Household Income Distribution of Peer Cities, 2000/2002



Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: U.S. Census Bureau, 1990 Census and Population Estimates, and 2002 American Community Survey.

As shown above, Arlington had a smaller percentage of its population that was low-income (with the exception of Carrollton and Plano) and a larger percentage that was high income than surrounding areas and peer cities.

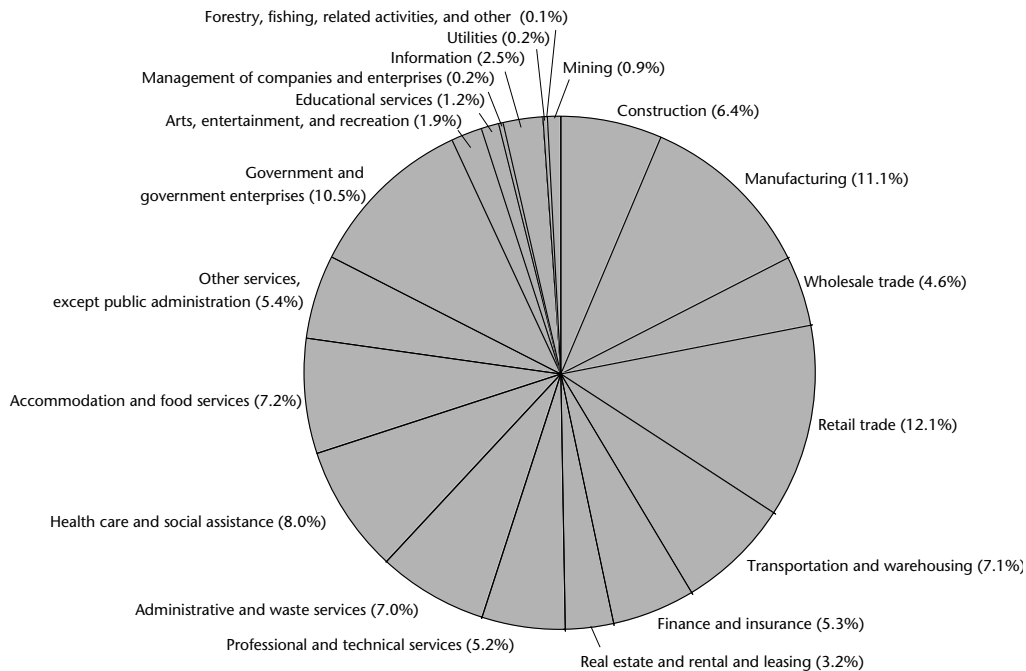
Employment

In general, there are two ways that employment data are reported: by type of business sector (e.g., services, government, agriculture) in which people are employed or by type of occupation (e.g., administrative assistant, teacher, farmer). The majority of employment data available about Arlington is reported for Tarrant County overall and for the Fort Worth/Arlington Primary Metropolitan Statistical Area (PMSA).

The Federal Bureau of Economic Analysis (BEA) reports employment data by industry. The BEA estimates that in 2001, total employment in Tarrant County was 902,861. Sixteen percent of the total jobs in the county (146,338) were from self-employment, with only a very small portion of the self-employment (less than 1 percent) from farming. Retail trade, manufacturing and the government sector were the largest employment sectors in Tarrant County. Retail trade accounted for 12 percent of the county's total employment while manufacturing and government sectors both represented 11 percent of total county employment. Health care and social assistance, and transportation and warehousing were the next largest sectors making up 8 and 7 percent of the employment sector, respectively.

Exhibit II-27 shows the percentage of employment in Tarrant County by industry.

Exhibit II-27.
Percent of Employment by Industry, Tarrant County, 2001

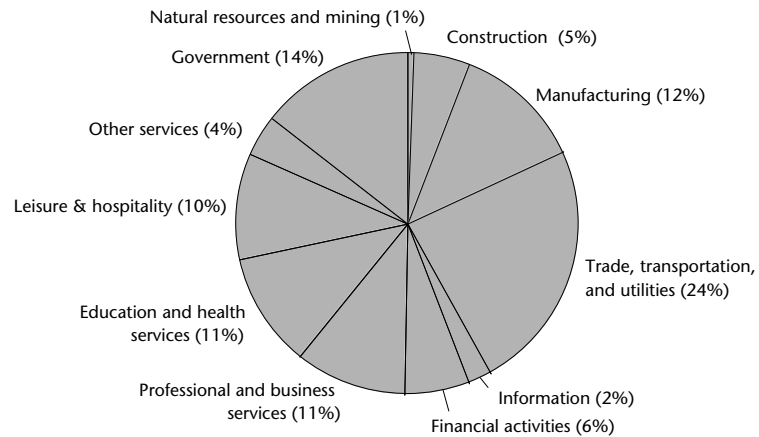


Source: U.S. Bureau of Economic Analysis

Texas Labor Market Information (LMI) releases monthly employment data by industry for the Fort Worth/Arlington PMSA. Exhibit II-28 shows employment by industry as of March 2004.

**Exhibit II-28.
Employment by
Industry, Fort
Worth/Arlington
PMSA, March 2004**

Source:
Texas Labor Market Information.



According to these data, the major industries in the PMSA as of March 2004 consisted of: trade; transportation, warehouse and utilities; government; and the manufacturing sector making up 24, 14, and 12 percent of the employment base, respectively. The data released by the Texas LMI is not directly comparable to the information provided by the BEA because the industry sectors are different. The Texas LMI reports information for 11 sectors, whereas the BEA reports data for 20 different industries. For example, the BEA reported retail trade as the number one employed industry in 2001. However, this category is combined in the Texas LMI data into the trade, transportation and utilities category. Despite the differences in the two sources, both indicate that trade, transportation, government, and manufacturing industries compose a significant percent of the Arlington job market.

Exhibit II-29 displays jobs by industry for Arlington, the surrounding areas and peer cities, according to the 2000 Census.

**Exhibit II-29.
Comparison of Jobs by Industry for Peer Cities, 2000**

	Arlington		Anaheim		Aurora		Colorado Springs		Mesa		Riverside	
	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total
Agriculture, forestry, fishing and hunting, and mining	584	0.3%	411	0.3%	648	0.5%	581	0.3%	659	0.4%	618	0.6%
Construction	10,809	6.2%	9,714	6.8%	12,072	8.4%	13,184	7.5%	17,942	9.7%	8,912	8.3%
Manufacturing	24,339	13.9%	28,854	20.2%	10,057	7.0%	19,714	11.2%	25,650	13.8%	14,109	13.2%
Wholesale trade	8,319	4.7%	7,522	5.3%	6,662	4.6%	4,010	2.3%	6,100	3.3%	4,059	3.8%
Retail trade	22,340	12.7%	16,409	11.5%	17,788	12.4%	22,313	12.6%	24,552	13.2%	12,539	11.7%
Transportation, warehousing, and utilities	13,622	7.8%	5,307	3.7%	10,557	7.4%	6,211	3.5%	9,033	4.9%	4,882	4.6%
Information	7,020	4.0%	3,539	2.5%	9,566	6.7%	8,288	4.7%	6,016	3.2%	2,825	2.6%
Finance, insurance, real estate and rental and leasing	14,416	8.2%	10,414	7.3%	15,279	10.6%	13,353	7.6%	15,854	8.5%	5,738	5.4%
Professional, scientific, management, administrative, and waste management services	18,126	10.3%	14,511	10.2%	16,702	11.6%	22,114	12.5%	19,503	10.5%	9,155	8.6%
Educational, health and social services	28,169	16.1%	20,252	14.2%	19,955	13.9%	31,804	18.0%	31,155	16.8%	25,049	23.5%
Arts, entertainment, recreation, accommodation and food services	13,469	7.7%	14,691	10.3%	10,660	7.4%	16,178	9.2%	14,853	8.0%	8,060	7.5%
Other services (except public administration)	8,049	4.6%	7,286	5.1%	7,069	4.9%	10,880	6.2%	8,321	4.5%	5,433	5.1%
Public administration	6,190	3.5%	3,915	2.7%	6,491	4.5%	7,897	4.5%	6,073	3.3%	5,426	5.1%
Total	175,452	100%	142,825	100%	143,506	100%	176,527	100%	185,711	100%	106,805	100%

Note: The bold areas indicate the industries with the highest percentages of jobs.

Source: U.S. Census Bureau, 2000.

Exhibit II-29 (continued).
Comparison of Jobs by Industry for Surrounding Area, 2000

	Dallas - Fort Worth CMSA																			
	Arlington		Dallas - Fort Worth CMSA		Carrollton		Dallas		Fort Worth		Garland		Grand Prairie		Irving		Mesquite		Plano	
	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total	No. of Jobs	% of Total
Agriculture, forestry, fishing and hunting, and mining	584	0.3%	18,137	0.7%	327	0.5%	2,573	0.5%	1,301	0.5%	443	0.4%	135	0.2%	297	0.3%	208	0.3%	973	0.8%
Construction	10,809	6.2%	200,416	7.8%	3,058	5.0%	51,399	9.4%	20,728	8.6%	9,178	8.6%	4,327	7.1%	8,369	8.0%	5,241	8.1%	5,102	4.2%
Manufacturing	24,339	13.9%	338,288	13.1%	7,886	12.8%	57,867	10.5%	35,132	14.6%	17,801	16.7%	10,119	16.5%	11,979	11.5%	6,728	10.4%	16,352	13.6%
Wholesale trade	8,319	4.7%	114,395	4.4%	3,613	5.9%	23,577	4.3%	9,854	4.1%	4,593	4.3%	3,286	5.4%	5,055	4.8%	2,911	4.5%	5,395	4.5%
Retail trade	22,340	12.7%	314,105	12.2%	8,059	13.1%	60,644	11.0%	29,736	12.4%	13,723	12.9%	7,655	12.5%	12,060	11.5%	8,533	13.2%	15,397	12.8%
Transportation, warehousing, and utilities	13,622	7.8%	163,925	6.4%	3,476	5.7%	29,013	5.3%	16,271	6.8%	4,332	4.1%	5,601	9.1%	7,286	7.0%	4,206	6.5%	3,225	2.7%
Information	7,020	4.0%	121,537	4.7%	3,401	5.5%	26,107	4.8%	7,206	3.0%	5,463	5.1%	2,753	4.5%	6,267	6.0%	3,140	4.9%	10,442	8.7%
Finance, insurance, real estate and rental and leasing	14,416	8.2%	221,359	8.6%	5,885	9.6%	52,144	9.5%	16,244	6.8%	9,259	8.7%	4,676	7.6%	10,278	9.8%	5,793	9.0%	12,590	10.5%
Professional, scientific, management, administrative, and waste management services	18,126	10.3%	296,814	11.5%	8,731	14.2%	79,710	14.5%	22,506	9.4%	10,792	10.1%	5,283	8.6%	14,056	13.4%	6,614	10.2%	19,701	16.4%
Educational, health and social services	28,169	16.1%	402,123	15.6%	8,433	13.7%	77,005	14.0%	42,800	17.8%	15,520	14.6%	8,326	13.6%	13,039	12.5%	11,584	17.9%	17,333	14.4%
Arts, entertainment, recreation, accommodation and food services	13,469	7.7%	181,674	7.1%	4,232	6.9%	48,506	8.8%	18,287	7.6%	6,754	6.3%	4,008	6.5%	9,437	9.0%	3,863	6.0%	7,053	5.9%
Other services (except public administration)	8,049	4.6%	125,241	4.9%	3,238	5.3%	28,960	5.3%	12,246	5.1%	5,949	5.6%	3,126	5.1%	4,617	4.4%	3,220	5.0%	4,494	3.7%
Public administration	6,190	3.5%	75,726	2.9%	1,144	1.9%	11,686	2.1%	7,808	3.3%	2,642	2.5%	1,980	3.2%	1,877	1.8%	2,520	3.9%	2,173	1.8%
Total	175,452	100%	2,573,740	100%	61,483	100%	549,191	100%	240,119	100%	106,449	100%	61,275	100%	104,617	100%	64,561	100%	120,230	100%

Note: The bold areas indicate the industries with the highest percentages of jobs.

Source: U.S. Census Bureau, 2000.

According to the 2000 Census, Arlington's top three industries by employment were education, health and social services; manufacturing; and retail trade. Of the surrounding cities, Arlington's employment by industry most closely mirrored the Dallas-Fort Worth CMSA. Of the peer cities, the City of Mesa was most similar to Arlington and was, in fact, more similar to Arlington than the Dallas-Fort Worth CMSA. The most notable differences between the above cities and Arlington was Anaheim and Grand Prairie's greater reliance on the manufacturing industry for jobs; the presence of professional/scientific/managerial jobs in Dallas, Plano, Carrollton and Irving; and the City of Riverside's higher percentage of jobs in the education, health and social services sector.

The Federal Bureau of Labor Statistics (BLS) collects and reports employment data by type of occupation, excluding persons who are self employed. In 2002, the BLS estimated that there were 760,970 jobs in the Fort Worth/Arlington PMSA. Most jobs in the PMSA were in the occupational categories of office and administrative support (representing 19.2 percent of all jobs), sales (10.6 percent), production (8.6 percent), food preparation (8.4 percent), and transportation (7.9 percent). Jobs in the fields of management, education, food preparation, and transportation each represented between 6 and 8 percent of total jobs in the PMSA. Exhibit II-30 below shows the major occupational categories in the Fort Worth/Arlington PMSA and their respective share of total employment in the area in 2002.

Exhibit II-30.

Percentage of Employment by Occupational Category, Fort Worth/Arlington PMSA, 2002

	Occupational Employment	Percentage of Total Occupational Employment
All Occupations	760,970	100%
Office and administrative support occupations	146,170	19.2%
Sales and related occupations	80,470	10.6%
Production occupations	65,340	8.6%
Food preparation and serving related occupations	63,840	8.4%
Transportation and material moving occupations	59,870	7.9%
Education, training, and library occupations	49,320	6.5%
Management occupations	46,170	6.1%
Construction and extraction occupations	35,300	4.6%
Installation, maintenance, and repair occupations	34,070	4.5%
Healthcare practitioners and technical occupations	30,200	4.0%
Business and financial operations occupations	24,190	3.2%
Personal care and service occupations	22,310	2.9%
Building and grounds cleaning and maintenance occupations	20,620	2.7%
Architecture and engineering occupations	18,820	2.5%
Computer and mathematical occupations	14,960	2.0%
Protective service occupations	14,930	2.0%
Healthcare support occupations	14,460	1.9%
Arts, design, entertainment, sports, and media occupations	7,210	0.9%
Community and social services occupations	5,560	0.7%
Life, physical, and social science occupations	3,410	0.4%
Legal occupations	3,400	0.4%
Farming, fishing, and forestry occupations	350	0.0%

Source: U.S. Bureau of Labor Statistics.

Arlington Employers. According to the Arlington Chamber of Commerce, the largest employers in Arlington are in the education, government and services sectors. Exhibit II-31 lists the top employers of City residents and their total employment.

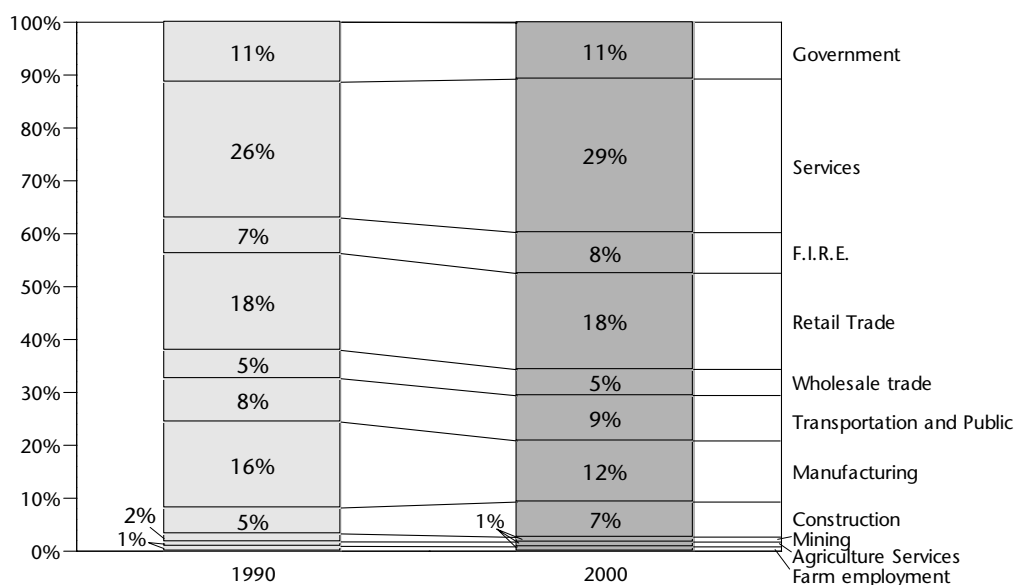
**Exhibit II-31.
Leading Employers of Arlington Residents**

	Number of Employees		Number of Employees
Arlington ISD	8,000	Chase Bank Call Center	1,000
University of Texas at Arlington	5,700	Doskocil Manufacturing	1,000
Six Flags Over Texas	3,200	Aetna US Healthcare	950
General Motors	3,000	Chase Bank of Texas, N.A.	900
The Parks at Arlington (Mall)	3,000	Medical Center of Arlington	800
Texas Rangers Baseball Club	1,800	Siemens Dematic	785
City of Arlington	1,700	Tom Thumb	770
Americredit	1,300	Lear Corporation	700
Arlington Memorial Hospital	1,300	TDS Automotive	700
Providian Financial	1,200	Silverleaf Resorts Ltd.	600
National Semiconductor	1,100	Wal-Mart	600

Source: Arlington Chamber of Commerce.

Change in employment. During the past 10 years, the dominant employment industries in the Fort Worth/Arlington PMSA have changed very little. Services, government, retail trade and manufacturing have been and continue to be the major employment sectors in the PMSA. As Exhibit II-32 demonstrates, there have been modest shifts in industries' share of employment in the area – primarily in manufacturing and services.

**Exhibit II-32.
Major Employment Sectors, Fort Worth/Arlington PMSA, 1990 and 2000**



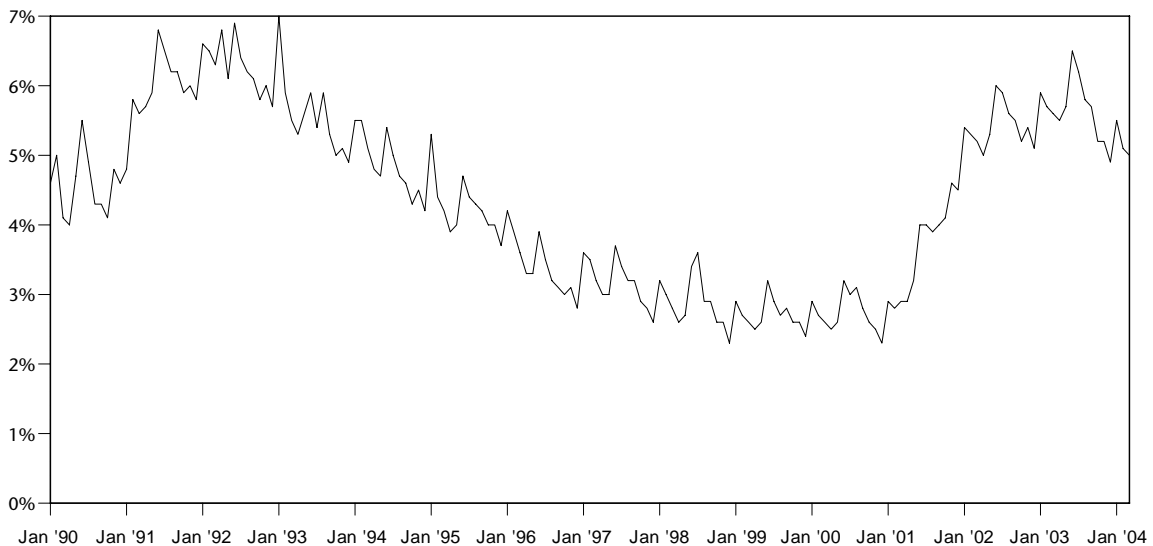
Source: Bureau of Economic Analysis, Regional Accounts Data, <http://www.bea.doc.gov/bea/regional/reis>.

Consistent with trends in many areas, during the past decade, the manufacturing industry's percentage of employment has declined, while the service industry's share has increased.

Unemployment rate. Preliminary data from Texas LMI shows a March 2004 unemployment rate of 5 percent in Arlington, compared with 5.7 percent for the county.

The unemployment rate in Arlington has hovered between 5 and 6 percent since the beginning of 2002, after a period of very low rates (bottoming out at 2.3 percent in December 2000). Exhibit II-33 shows the trend in unemployment in Arlington from 1990 to 2004.

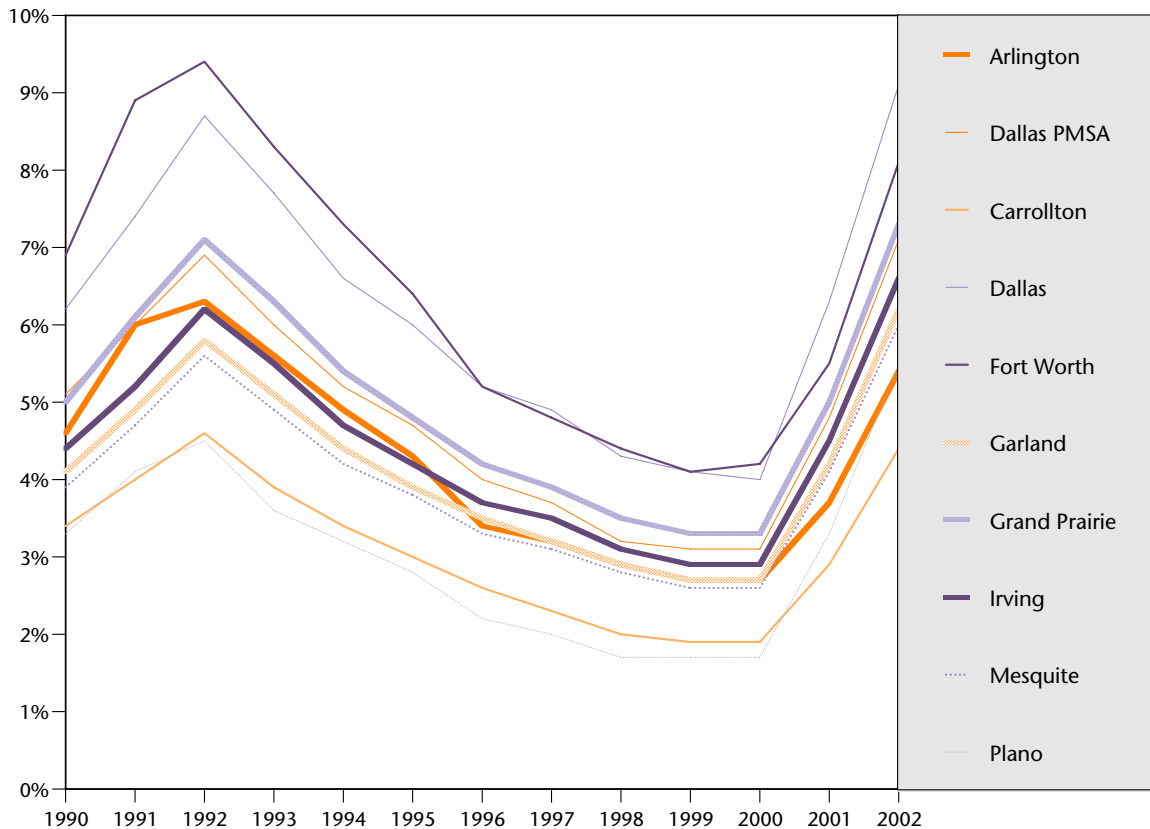
Exhibit II-33.
Unemployment Rate, Arlington, 1990 to 2004



Source: Tracer Texas Labor Market Information.

Exhibit II-34 on the following page displays Arlington's surrounding areas unemployment rates from 1990 to 2002.

Exhibit II-34.
Unemployment Rates for Arlington and Surrounding Cities, 1990 to 2002

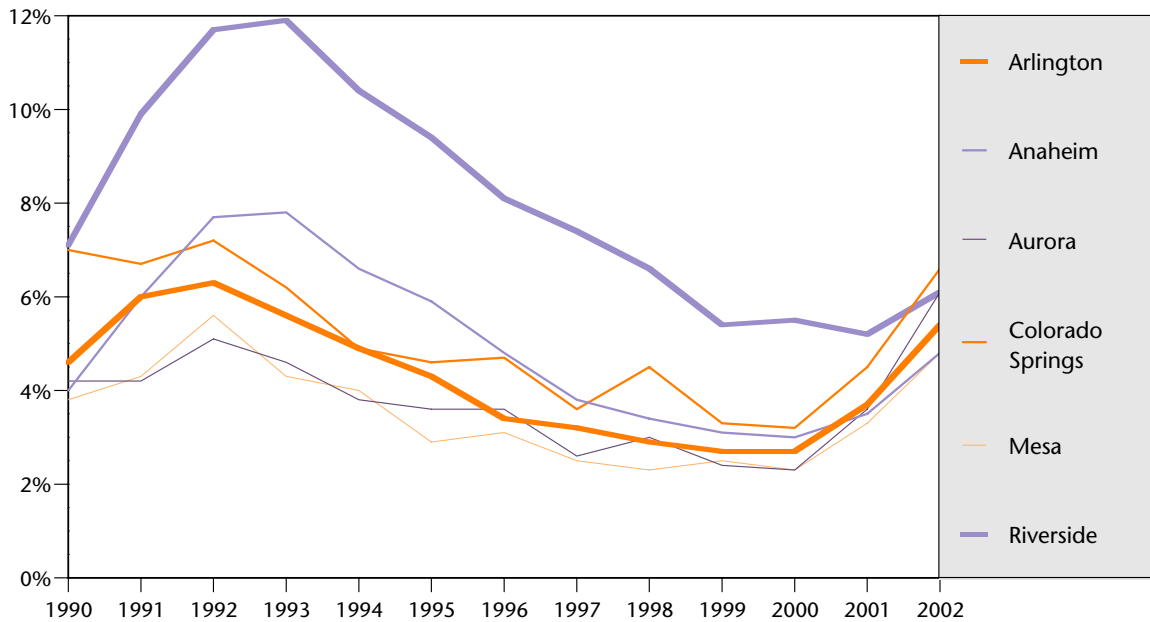


Source: U.S. Bureau of Labor Statistics.

According to the BLS, Arlington's unemployment trends were about average compared to those of surrounding cities from 1990 to 2002. Unemployment rates were highest in 1992 and 2002 and lowest around 2000. Arlington's unemployment trends have been most similar to those of Garland and Irving. In 2002, and since about 1996, Arlington's level of unemployment has been one of the lowest.

Exhibit II-35 compares Arlington's unemployment rates with the peer cities unemployment rates from 1990 to 2002.

Exhibit II-35.
Unemployment Rate for Arlington and Peer Cities, 1990 to 2002



Source: U.S. Bureau of Labor Statistics.

Of the peer cities, Arlington's unemployment trends most closely resembled that of Anaheim's trends from 1990 to 2002. Arlington and Anaheim have experienced significantly high and low periods of unemployment. However, there were no sharp turns up or down in Arlington and Anaheim like the trends in Aurora, Colorado Springs, and Mesa. On a year-to-year basis, Arlington's unemployment rates were most similar to Anaheim and Aurora.

On average, Arlington's unemployment rate for the 12-year period was 4.3 percent. Aurora and the Dallas-Fort Worth CMSA had 12-year average unemployment rates most similar to Arlington's at 3.8 and 4.8 percent, respectively.

Jobs added. Exhibit II-36 below shows the number of jobs in 1990 and 2000 in the surrounding areas and peer cities.

Exhibit II-36.

Comparison of Number of Jobs and Jobs Added, 1990 and 2000

	Number of Jobs		Numerical Change	Percent Change
	1990	2000		
Arlington	146,327	175,452	29,125	20%
<i>Surrounding Areas</i>				
Dallas-Fort Worth CMSA	2,010,378	2,573,740	563,362	28%
Dallas	511,202	549,191	37,989	7%
Fort Worth	206,967	240,119	33,152	16%
Grand Prairie	50,781	61,275	10,494	21%
Garland	48,713	61,483	12,770	26%
Carrollton	98,295	106,449	8,154	8%
Mesquite	91,405	104,617	13,212	14%
Irving	54,402	64,561	10,159	19%
Plano	71,973	120,230	48,257	67%
<i>Peer Cities</i>				
Anaheim	141,959	142,825	866	1%
Aurora	119,026	143,506	24,480	21%
Colorado Springs	128,155	176,527	48,372	38%
Mesa	135,531	185,711	50,180	37%
Riverside	103,866	106,805	2,939	3%

Source: U.S. Census Bureau, 1990 and 2000 Census.

From 1990 to 2000, 29,125 jobs were added to the job base in Arlington, which is a 20 percent change. In numbers, Fort Worth is closest to the number of jobs added in Arlington. With a 21 percent change, Grand Prairie is the most similar to Arlington. Numerically and percentage wise, the peer City of Aurora most closely parallels the City of Arlington. Colorado Springs and Mesa had considerably higher percent changes in jobs from 1990 to 2000. Plano has the highest percentage change in the number of jobs at 67 percent, which was much greater than any of the peer cities or surrounding areas.

Earnings by occupation. According to BLS data, the average hourly wage for workers in the Fort Worth/Arlington PMSA was \$17.19 in 2002; the average annual salary was \$35,740. The top paying occupational categories in the PMSA in 2002 were in the management and healthcare practitioners and technical fields. The lowest paying categories were food services, building and grounds cleaning and maintenance, and healthcare support occupations. Of these categories, only food services accounted for a notable percentage of employment in the PMSA at 8 percent of total employment in 2002. The other major employment categories in the PMSA – administrative support and sales – paid relatively well by comparison.

Exhibit II-37 shows the estimated 2002 average hourly wage and average annual salary by occupational category for the Fort Worth/Arlington PMSA.

Exhibit II-37.**Earning Trends in Major Occupational Categories, Fort Worth/Arlington PMSA, 2002**

Occupations	Employment	Mean Hourly	Mean Annual
All Occupations	760,960	\$17.19	\$35,740
Management occupations	46,170	\$34.78	\$72,330
Business and financial operations occupations	24,190	\$24.29	\$50,520
Education, training, and library occupations	49,320	\$18.01	\$37,470
Arts, design, entertainment, sports, and media occupations	7,210	\$17.58	\$36,570
Healthcare practitioners and technical occupations	30,200	\$28.58	\$59,440
Healthcare support occupations	14,460	\$10.00	\$20,810
Protective service occupations	14,930	\$15.14	\$31,490
Food preparation and serving related occupations	63,840	\$8.01	\$16,650
Building and grounds cleaning and maintenance occupations	20,620	\$9.57	\$19,900
Personal care and service occupations	22,310	\$20.54	\$42,730
Sales and related occupations	80,470	\$13.56	\$28,210
Office and administrative support occupations	146,170	\$13.47	\$28,020
Farming, fishing, and forestry occupations	350	\$11.48	\$23,880
Construction and extraction occupations	35,300	\$14.47	\$30,090
Installation, maintenance, and repair occupations	34,070	\$17.11	\$35,580
Production occupations	65,340	\$13.35	\$27,770
Transportation and material moving occupations	59,870	\$20.20	\$42,010

Source: U.S. Bureau of Labor Statistics, Metropolitan Area Occupational and Wage Estimates.

Recent and future trends. Since 2001, several major employers in Arlington laid off workers for a total loss of 3,130 jobs. According to the Arlington Chamber of Commerce, 217 workers were “affected” in 2003. Arlington experienced the most job losses in 2001 and 2002; 1,276 were affected in 2001 and 1,517 in 2002. According to the data, in 2004, only 120 employees have been affected thus far.

Since 2001, Sportservice has laid off the most workers – 723 in 2002. Siemens Dematic and Sears went through layoffs during two different years. However, Siemens Dematic offset the previous layoffs and actually created jobs in Arlington by opening its headquarters and research and development center in 2003.

Since 2001, the Arlington Chamber of Commerce reports that 2,405 jobs have been created by companies that either expanded or were new to the area. Hotels.com created the most jobs in Arlington with 700 jobs in 2004 followed by Siemens Dematic with 600 jobs.

Employment growth in the Tarrant County Workforce Development Area (WDA) is expected to be strongest in the services; communication and utilities; agriculture, forestry and fishing; government and construction sectors. Texas LMI projects that 143,610 jobs will be added to the Tarrant County WDA employment base from 2000 to 2010. This is a 19 percent increase from 2000 levels. More than half of the jobs added will be in services and retail trade industries.

By occupation, office and administrative support positions are expected to produce the greatest number of jobs with 151,740 in 2010. This is a 13 percent change, or an addition of 17,590 jobs since 2000. After office and administrative positions, sales, food preparation, management, transportation and education occupations are expected to produce the greatest number of jobs

The occupations expected to experience the greatest **percentage** growth from 2000 to 2010 are occupations all dealing with information technology. Computer support specialists are expected to experience the greatest change out of all occupations at 81 percent. Network and computer systems administrators, computer software engineers, and computer specialists follow with 73, 65 and a 53 percent change, respectively. However, it should be noted that these high growth areas (in percentage terms) employ a relatively small number of people.

Exhibit II-38 below, shows the top 50 occupations expected to produce the greatest number of job openings from 2000 to 2010 by numbers of jobs.

Exhibit II-38.
Expected Number of Job Openings from 2000 to 2010

Occupation	Number of Job Openings	Occupation	Number of Job Openings
Total All Occupations	143,610	Material Moving Workers	4,290
Office and Administrative Support Occupations	17,590	Health Diagnosing and Treating Practitioners	3,940
Sales and Related Occupations	13,100	Healthcare Support Occupations	3,820
Food Preparation and Serving Related Occupations	11,280	Other Protective Service Workers	3,700
Management Occupations	10,850	Retail Salespersons	3,620
Transportation and Material Moving Occupations	10,790	Other Management Occupations	3,350
Education, Training, and Library Occupations	10,200	Material Recording, Scheduling, Dispatching, and Distributing	3,340
Food and Beverage Serving Workers	8,410	Security Guards	3,320
Information and Record Clerks	8,120	Top Executives	3,070
Construction and Extraction Occupations	7,840	Building Cleaning and Pest Control Workers	3,040
Production Occupations	7,470	Other Sales and Related Workers	3,020
Computer and Mathematical Occupations	7,400	Child Care Workers	2,970
Computer Specialists	7,380	Health Technologists and Technicians	2,850
Healthcare Practitioners and Technical Occupations	7,060	Business Operations Specialists	2,800
Retail Sales Workers	6,710	Operations Specialties Managers	2,740
Protective Service Occupations	6,530	Waiters and Waitresses	2,730
Personal Care and Service Occupations	6,350	Cashiers	2,550
Installation, Maintenance, and Repair Occupations	5,830	Other Installation, Maintenance, and Repair Occupations	2,420
Primary, Secondary, and Special Education School Teachers	5,830	Other Production Occupations	2,410
Construction Trades Workers	5,520	Office Clerks, General	2,380
Customer Service Representatives	5,460	Cooks and Food Preparation Workers	2,360
Motor Vehicle Operators	5,020	Registered Nurses	2,360
Business and Financial Operations Occupations	4,810	Other Office and Administrative Support Workers	2,320
Combined Food Preparation and Serving Workers, Including Fast Food	4,750	General and Operations Managers	2,290
Building and Grounds Cleaning and Maintenance Occupations	4,430	Vehicle and Mobile Equipment Mechanics, Installers	2,260
Other Personal Care and Service Workers	4,410	Architecture and Engineering Occupations	2,230

Source: Texas Labor Market Information.

Place of work. According to the 2000 Census, 70 percent of workers living in Arlington worked in Tarrant County and 39 percent worked in the City of Arlington. Conversely, 29 percent of workers living in the City commuted to work outside of the County and 61 percent worked outside of the City.

A detailed analysis of 2000 Census data was conducted to determine where Arlington residents work according to their occupations, as reported in the 2000 Census survey. Exhibit II-39 shows Arlington residents' place of work by occupation.

Exhibit II-39.
Occupation by Location, 2000

Occupation	Total		Tarrant		Dallas		Denton		Johnson		Collin	
Executives, Managers	20,007	9.2%	11,618	9.7%	5,270	11.1%	174	15.1%	109	15.6%	144	12.0%
Agents, Buyers, Analysts, Accountants	11,105	5.1%	5,901	4.9%	3,231	6.8%	39	3.4%	0	0.0%	90	7.5%
Computers, Actuaries	6,797	3.1%	2,861	2.4%	2,743	5.8%	0	0.0%	18	2.6%	204	17.0%
Architects, Engineers	5,783	2.7%	2,725	2.3%	1,995	4.2%	0	0.0%	48	6.9%	135	11.3%
Scientists, Economists, Urban Planners	816	0.4%	573	0.5%	123	0.3%	0	0.0%	0	0.0%	0	0.0%
Counselors, Clergy	2,580	1.2%	1,785	1.5%	310	0.7%	0	0.0%	0	0.0%	0	0.0%
Lawyers, Judges, Legal Workers	2,034	0.9%	1,070	0.9%	493	1.0%	0	0.0%	0	0.0%	0	0.0%
Teachers, Education	12,067	5.5%	8,274	6.9%	1,665	3.5%	51	4.4%	42	6.0%	15	1.3%
Designers, Athletes, Entertainers	4,210	1.9%	2,143	1.8%	1,074	2.3%	48	4.2%	30	4.3%	15	1.3%
Health Care	8,192	3.8%	5,414	4.5%	1,455	3.1%	0	0.0%	0	0.0%	84	7.0%
Health Care Aids/Assistants	2,623	1.2%	1,402	1.2%	499	1.0%	0	0.0%	30	4.3%	0	0.0%
Protective Services	3,564	1.6%	2,023	1.7%	741	1.6%	40	3.5%	24	3.4%	30	2.5%
Restaurant Workers	10,356	4.7%	5,762	4.8%	1,158	2.4%	0	0.0%	0	0.0%	0	0.0%
Maintenance Workers	6,199	2.8%	3,506	2.9%	723	1.5%	51	4.4%	0	0.0%	27	2.3%
Other Workers	6,626	3.0%	3,689	3.1%	1,019	2.1%	18	1.6%	21	3.0%	29	2.4%
Retail, Sales Agents	29,299	13.4%	16,479	13.7%	5,387	11.3%	126	11.0%	102	14.6%	111	9.3%
Operators, Clerks	40,097	18.4%	21,244	17.7%	9,574	20.1%	174	15.1%	156	22.4%	117	9.8%
Outdoor, Agricultural Workers	294	0.1%	126	0.1%	24	0.1%	0	0.0%	0	0.0%	0	0.0%
Carpenters, Construction, Trade	8,442	3.9%	4,993	4.2%	1,521	3.2%	84	7.3%	42	6.0%	73	6.1%
Repairers, Technicians, Installers	8,351	3.8%	4,189	3.5%	2,571	5.4%	103	9.0%	60	8.6%	21	1.8%
Assemblers, Food Workers, Operators, Metal, Leather, Textiles	14,951	6.9%	8,343	6.9%	2,717	5.7%	147	12.8%	15	2.2%	57	4.8%
Transportation	12,470	5.7%	5,862	4.9%	3,259	6.9%	95	8.3%	0	0.0%	45	3.8%
Military	64	0.0%	45	0.0%	19	0.0%	0	0.0%	0	0.0%	0	0.0%
Military, Rank Not Specified (Census only)	1,146	0.5%	24	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total of those employed	218,073	100.0%	120,051	100.0%	47,571	100.0%	1,150	100.0%	697	100.0%	1,197	100.0%

Source: U.S. Census 5 Percent PUMS and BBC Research & Consulting.
Note: Columns may not add to total due to persons not currently in the labor force or non-respondents.

As shown in the exhibit, the largest occupational groups of City residents were operators/clerks, retail sales, and executive managers. Most of Arlington residents who are employed as executives and managers work in Denton and Johnson Counties. Persons employed in retail sales and who are operators and clerks are most likely to work in Tarrant and Johnson Counties.

According to 2000 Census data, most workers' commutes were less than 30 minutes; just 7 percent of workers had a commute of more than 60 minutes. The mean travel time by Census Tract ranges from a low of 22 minutes to a high of 35 minutes. The majority of workers living in Arlington drove their cars to work. Census data estimates that in 2000, 82 percent of workers in the City commuted alone in their cars, 13 percent carpooled and 0.2 percent used some sort of public transportation. Additionally, about 3 percent worked from home.

Employment status by family type. According to the 2002 American Community Survey, married-couple families comprised 73 percent of total families in Arlington. Exhibit II-40 shows employment status of the City's married-couple families.

**Exhibit II-40.
Married-Couple Families
by Employment Status,
2002**

Source:
2002 American Community Survey.

	Number	Percent
Total married-couple families	63,783	100%
Husband only working	14,282	22%
Wife only working	1,639	3%
Husband and wife both working	39,100	61%
Husband unemployed, wife working	1,709	3%
Wife unemployed, husband working	910	1%

Both the husband and wife worked in 61 percent of married-couple families in 2002. The husband as the sole worker described 22 percent of married-couple families. The wife alone working comprised only 3 percent of married-couple families.

Exhibit II-41 shows employment status of all other family types (not including married-couples) in 2002. "Other" families made up 27 percent of total families in Arlington in 2002.

**Exhibit II-41.
Other Family Types by
Employment Status, 2002**

Source:
2002 American Community Survey.

	Number	Percent
Total other families	23,233	100%
Male householder, no wife present	7,642	33%
In labor force	7,345	32%
Unemployed	218	1%
Female householder, no husband present	15,591	67%
In labor force	12,651	54%
Unemployed	213	1%

The majority of other families – 67 percent – were female householders with no husband present. In 2002, significantly higher shares of female householders with no husband – 22 percent – were in the labor force than male householders with no wife present. This might indicate that female householders have a greater need for employment than do male householders. One percent of both male and female householders were unemployed.

Hours worked per week. According to the 2002 Census, of the population 16 and over in Arlington who have worked in the last year, 83 percent worked 35 hours or more per week, 13 percent worked 15 to 34 hours per week, and 4 percent worked 1 to 14 hours per week. Twenty percent of the population 16 and over did not work in the last year. Sixty-six percent of the population who did not work in the last year was women.

The BLS reports hours worked for certain industries by state and area. For the Fort Worth/Arlington PMSA, average hours worked per week are only reported for three industries: manufacturing, durable goods, and nondurable goods. In 2003, workers averaged 41.4 hours per week in the manufacturing industry, 43.3 hours for durable goods, and 37.8 hours for nondurable goods.

Summary

- From 1990 to 2000, the City of Arlington grew at a much slower pace than in the prior decade, but more quickly than was projected. The 2000 Census counted 332,695 people in Arlington – 70,932 more than in 1990, and a 27 percent increase. On average, 7,093 persons were added to the City each year from 1990 to 2000. In comparison, from 1980 to 1990, the City's population increased by 60 percent and the City added about 9,860 persons per year on average. During the 1990s, Arlington grew faster than Dallas or Fort Worth, but slower than the Metroplex overall.
- During the 1990s, the City's fastest growing age groups, in numbers, were the City's youngest populations (17 and under) and persons between the ages of 35 and 54. The fastest growing age groups by percentage were the City's "Baby Boomer" and older populations. Arlington had a slightly smaller share of its population that were "Baby Boomers" and seniors, and a slightly higher share between the ages of 25 and 34 than surrounding areas in the Metroplex.
- The City of Arlington continues to grow more racially and ethnically diverse, although the proportion of minority residents is still lower than most areas in the Metroplex. From 1990 to 2002, Arlington's population as a whole grew by 33 percent. Over the same period, the City's African American population grew by 140 percent and the Hispanic/Latino population grew by 214 percent. In 2000, Arlington had a lower percentage of Hispanic and Latino persons and a higher percentage of African American persons than surrounding areas.

- According to the 2000 Census, the median **household** income in Arlington was \$47,622, a 36 percent increase over the 1990 median of \$35,048. Median **family** income increased 35 percent from \$41,620 in 1990 to \$56,080 in 2000. Census estimates for 2002 show Arlington's median household income at \$52,634 and median family income at \$66,261. Arlington continues to have a comparable household and median family income to surrounding areas and the Metroplex overall.
- According to the 2000 Census, Arlington's top three industries by employment were education, health and social services; manufacturing; and retail trade. Preliminary data from Texas Labor Market Information shows a March 2004 unemployment rate of 5 percent in Arlington, compared with 5.7 percent for the county. Arlington's unemployment rate from 1990 to 2004 has been consistently lower than any of the surrounding cities.

SECTION III.

Housing Market Analysis

SECTION III.

Housing Market Analysis

This section of the City of Arlington Housing Needs Analysis provides information about the current state of housing in the City, including the types of housing that is needed, and projects future demand for housing in the City.

Methodology

The data collected and analyzed for this section was gathered from the U.S. Census Bureau, primarily the 2000 Census and 2002 American Community Survey (ACS); the Arlington Housing Authority; the City of Arlington; The Real Estate Center at Texas A&M; the University of Texas at Arlington; and M/PF Research, a provider of apartment market data. These data represent the most recent housing data available for the City at the time this report was prepared.

This section includes a comparison of Arlington housing conditions with conditions in other cities in the Metroplex, as well as cities similar to Arlington in other states (“peer cities”). The peer cities include Anaheim, California; Aurora, Colorado; Colorado Springs, Colorado; Mesa, Arizona; and Riverside, California. These cities were selected because of their similarity to Arlington in population size, racial and ethnic diversity, proximity to major metropolitan areas, and economic base. The same comparison cities were used in BBC’s 1999 housing study for Arlington.

Organization of Section

This section of the Arlington Housing Needs Assessment contains very detailed information about the housing market in the City. To aid in the understanding and absorption of the information, it is organized by the following topical areas:

- **Profile of Housing** – contains general information about the City’s housing stock, including the number, type, age, vacancy rates, and occupancies of housing units;
- **Housing Condition** – provides information on the City’s housing units that are in substandard condition, contain lead-based paint and/or are overcrowded;
- **Housing Costs** – contains information on the current and historical cost of single family and multifamily housing in Arlington;
- **Housing Needs** – analyzes gaps in supply of the City’s current single family and multifamily housing using several different measures of affordability and need;
- **Future Housing Needs** – estimates housing needs 5 years in the future;
- **Peer Cities Comparison** – compares various indicators of housing market condition in Arlington with those of surrounding areas and peer cities; and
- **Summary** – provides the primary findings of need from the Housing Market Analysis.

Profile of Housing

The U.S. Census Bureau estimated that there were 139,777 housing units in Arlington in 2002. This was an increase of 7 percent from the 130,822 units that existed in 2000. Fifty-five percent of the City's housing units in 2002 were owner occupied and 45 percent were renter occupied. The majority of the City's housing units were single family, detached units. Thirty-six percent of the units contained 3 or more units. Most of the City's housing units contained between 3 and 6 rooms. Exhibits III-1 and III-2 show the distribution of housing units by size, type and number of rooms.

Exhibit III-1. Distribution of Housing Units by Size and Type in Arlington, 2002

Source:
U.S. Census Bureau American
Community Survey, 2002

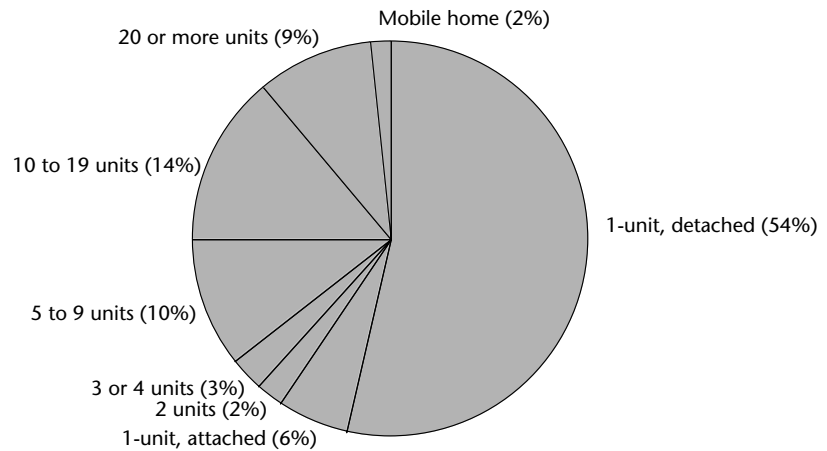
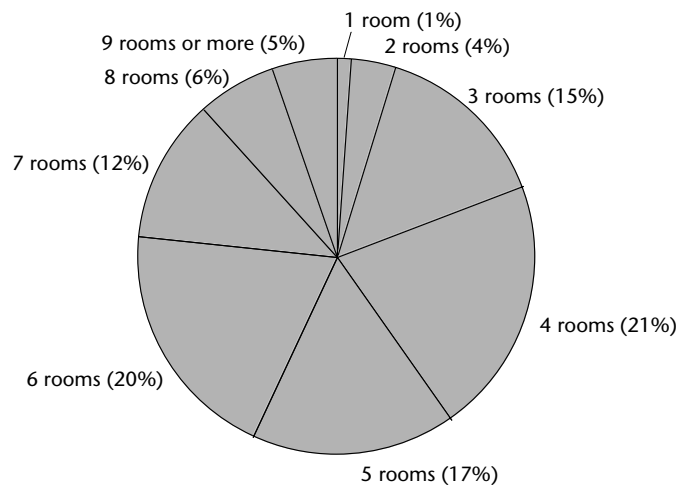


Exhibit III-2. Distribution of Housing Units by Number of Rooms in Arlington, 2002

Source:
U.S. Census Bureau American
Community Survey, 2002



The 2000 Census provides a breakdown of housing units by size and tenure. As shown Exhibit III-3, there were 72,100 single family detached units in Arlington in 2000. Eighty-eight percent of these units, or 63,360 units were owner occupied; 12 percent, or 8,740 units were renter occupied. For attached single family units (condos/townhomes), 38 percent or 1,840 units were owner occupied, but most (62 percent or 3,000 units) were renter occupied. About three fourths of the City's mobile homes, or 1,640 units, were owner occupied. The City's duplexes, triplexes, quadplexes and medium to large multifamily developments were almost all renter occupied.

**Exhibit III-3.
Tenure by Type of
Structure, 2000**

Source:
U.S. Census Bureau, 2000.

	Owner occupied units	Renter occupied units	Total units by type	Percent of units owner occupied	Percent of units renter occupied
1-unit, detached	63,361	8,743	72,104	88%	12%
1-unit, attached	1,843	3,058	4,901	38%	62%
2 units	215	2,321	2,536	8%	92%
3 or 4 units	368	6,012	6,380	6%	94%
5 to 9 units	384	9,920	10,304	4%	96%
10 to 19 units	162	9,820	9,982	2%	98%
20 or more units	267	16,177	16,444	2%	98%
Mobile home	1,642	508	2,150	76%	24%
Boat, RV, van	67	16	83	81%	19%
Total	68,309	56,575	124,884		

M/PF Research, based in Carrollton, collects market data on multifamily units with 5 or more leased units through a central management company or agent. The company completes quarterly surveys of such units in major metropolitan areas, including the Metroplex. Data are provided for metropolitan areas overall, as well as for submarkets of the areas. The most recent M/PF apartment data available for Arlington was for the first quarter of 2004 (1Q2004). The apartment data for Arlington was collected from more than 32,000 units, which represented about 74 percent of the existing units (located in developments with 5 or more leased units) in the City as of 1Q2004. M/PF reported 44,188 rental units (located in developments with 5 or more leased units) in Arlington as of 1Q2004¹.

Age and development trends. The median year in which housing units were built in Arlington as of 2002 was 1980 – that is, in 2002, 50 percent of the units in the city were more than 22 years old and 50 percent were less than 22 years old.

Twenty-four percent of the city's owner occupied stock and 14 percent of the city's rental stock was built between 1990 and 2002, with an additional 3 percent of the City's owner occupied stock developed between 2003 and 1Q2004. Approximately one-quarter of owner occupied and rental stock was built between 1970 and 1979. Exhibit III-4 shows the number and percentage of units built each decade, by type. Exhibit III-5 graphically shows the amount of development by decade. As highlighted in the graph, much of the city's housing stock was built between 1970 and 1989.

¹ It should be noted that this is about 12,000 units less than the total number of units estimated by Census data in 2002. The Census data include all types of rental units, whereas the M/PF data only include rental units managed through a central company or agent. The difference in the M/PF and Census counts of total units suggests that approximately 12,000 rental units in the City are managed independently and/or are in developments with less than five units. The majority of these units were one-bedroom (49 percent of total units) and two bedroom (40 percent of total units).

**Exhibit III-4.
Number and Percent of
Housing Units by Age
and Tenure**

Note:

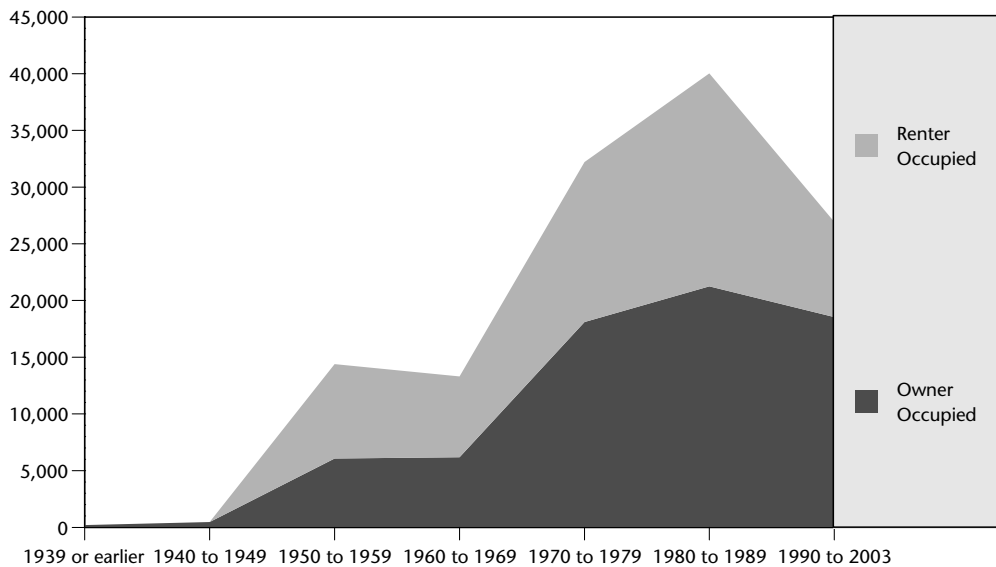
Total occupied units in Arlington = 125,746 in 2002. The 2003 and 2004 owner occupied units are all single family units and the rented occupied units are all multifamily units. The 2003 and 2004 housing units are the number of housing units completed and are not necessarily occupied units.

Source:

U.S. Census Bureau American Community Survey, 2002 and The City of Arlington's Planning and Development Services Department.

	Owner occupied		Renter occupied	
1939 or earlier	201	0.28%	0	0%
1940-1949	464	1%	0	0%
1950-1959	6,066	9%	8,332	15%
1960-1969	6,180	9%	7,121	13%
1970-1979	18,104	25%	14,096	25%
1980-1989	21,246	30%	18,781	33%
1990-1998	11,504	16%	6,431	11%
1999-2002	5,438	8%	1,782	3%
2003	1,592	2%	190	0%
2004 (First Quarter)	357	1%	74	0%
Total	71,152	100%	56,807	100%
Median Year Structure Built, 2002	1982		1979	

**Exhibit III-5.
Development of Housing Stock to 2003**



Source: U.S. Census Bureau American Community Survey, 2002.

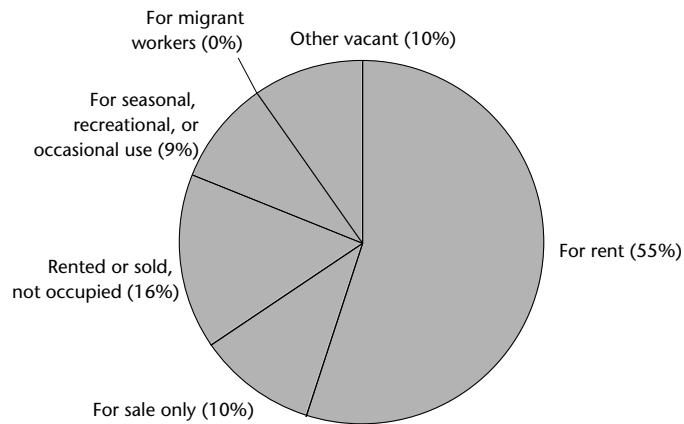
The M/PF data confirmed that development of apartment complexes in Arlington – especially larger, centrally managed complexes – was at its height in the 1980s: 53 percent of the units represented by the M/PF data were developed between 1980 and 1989; less than 10 percent were built after 1989.

The data also show that the City has been developing proportionately more single family housing and less rental housing since 1990.

Vacancy rates. According to Census estimates, in 2002, 90 percent of the City's total housing units were occupied; 10 percent were vacant. The Census estimated the 2002 homeowner vacancy rate at 2 percent and the rental vacancy rate at 12 percent. Exhibit III-6 shows the type of units that were vacant in 2002. As shown in the exhibit, the majority of vacant units were rentals.

**Exhibit III-6.
Vacant Housing
Units by Type, 2002**

Source:
U.S. Census Bureau American
Community Survey, 2002



Apartment data obtained from M/PF showed a 1Q2004 occupancy rate in commercially managed apartment complexes of 91.9 percent in South Arlington; this was the sixth highest occupancy in the Metroplex². M/PF reported an occupancy rate of 88.8 percent for North Arlington. M/PF also produces occupancy data by bedroom size. In North Arlington, occupancy was lowest for three bedroom units (86.6 percent compared to 88.8 percent overall) and highest for two bedroom units (89.3 percent). In South Arlington, occupancy was lowest for two bedroom units (90.8 percent) and highest for efficiency units (93.7 percent), which likely reflects, in part, preferences of the student population at University of Texas at Arlington (UTA).

The M/PF data also show that apartments built after 1989 have higher occupancy rates than older developments, particularly in North Arlington. In North Arlington, apartments built since 1989 had an occupancy rate of 95.8 percent in 1Q2004, compared to a rate of 83.9 percent for units built before 1970.

Housing occupants. Married couples occupied 67 percent of Arlington's single family housing units in 2002. Ten percent of the City's single family units were occupied by single mothers; 4 percent were occupied by single fathers. Persons living alone occupied 17 percent of the single family housing stock; most of these individuals were between the ages of 35 and 64. Just 4 percent of the City's single family housing stock was occupied by single elderly persons. Only 2 percent was occupied by non-families living together (e.g., students).

Married couples occupied 31 percent of the City's rental housing units in 2002; single mothers occupied 16 percent and single fathers, 9 percent. Thirty-five percent of the City's rental housing stock was occupied by persons living alone, mostly between the ages of 15 and 34 (likely students). Ten percent of the rental stock was occupied by unrelated persons, most between 15 and 34 years of age (again, probably students).

Exhibit III-7 shows the occupancy of the City's owner occupied and renter occupied housing stock in 2002 by household and family type.

² M/PF divides the City of Arlington into two subareas: North Arlington, which includes all areas of the City north of Highway 180, also Division Street; and South Arlington, which includes all areas south of Highway 180, as well as the Cities of Kennedale and Mansfield and some unincorporated areas.

Exhibit III-7.
Types of Housing Arrangements, 2002

Owner Occupied Housing		Renter Occupied Housing	
Married Couple Families	67%	Married Couple Families	31%
Age 15 to 34 years	10%	Age 15 to 34 years	13%
Age 35 to 64 years	49%	Age 35 to 64 years	18%
Age 65 years and over	8%	Age 65 years and over	0%
Single Father	4%	Single Father	9%
Age 15 to 34 years	0%	Age 15 to 34 years	5%
Age 35 to 64 years	4%	Age 35 to 64 years	4%
Age 65 years and over	0%	Age 65 years and over	0%
Single Mother	10%	Single Mother	16%
Age 15 to 34 years	3%	Age 15 to 34 years	9%
Age 35 to 64 years	7%	Age 35 to 64 years	6%
Age 65 years and over	0%	Age 65 years and over	0%
Living Alone	17%	Living Alone	35%
Age 15 to 34 years	3%	Age 15 to 34 years	18%
Age 35 to 64 years	10%	Age 35 to 64 years	12%
Age 65 years and over	4%	Age 65 years and over	4%
Living with Others (not related)	2%	Living with Others (not related)	10%
Age 15 to 34 years	2%	Age 15 to 34 years	8%
Age 35 to 64 years	1%	Age 35 to 64 years	2%
Age 65 years and over	0%	Age 65 years and over	0%

Source: U.S. Census Bureau American Community Survey, 2002.

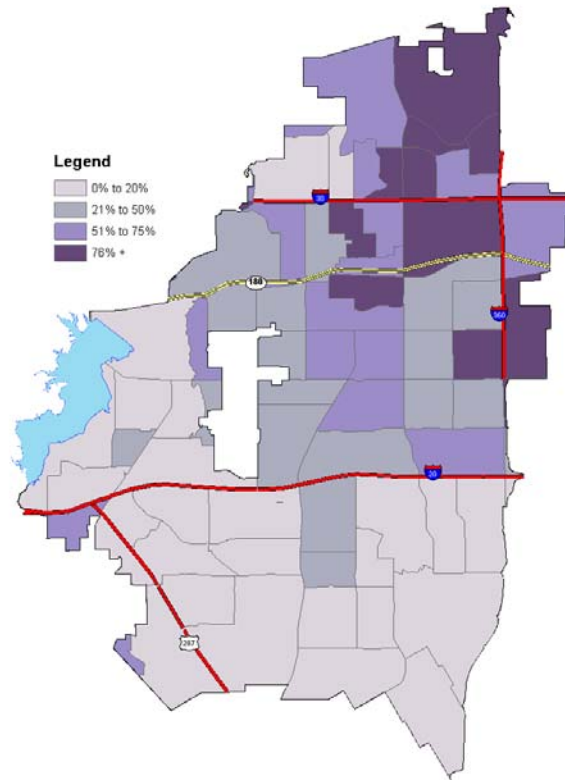
Specific housing types. This section discusses the location and components of three types of housing that influence Arlington's housing market: rental housing, student housing and assisted housing.

Rental housing. As shown in the maps on the following page, the City's rental units are highly concentrated in the central and northern parts of the City. The first map, Exhibit III-8, shows the percentage of occupied housing units in each Census Tract that are rentals. Except for four Census Tracts, renters are the majority in the Census Tracts above Highway 180 (Division Street). The area around UTA also contains a majority of renters (as would be expected of an area surrounding a major university). Most of the other Census Tracts in the central city contain between 20 and 50 percent renter occupied units, which is less than the City average overall. Renters are the minority in all but one of the Census Tracts in the southern portion of the City.

**Exhibit III-8.
Percentage of
Occupied Housing
Units that are
Rentals, 2000**

Source:

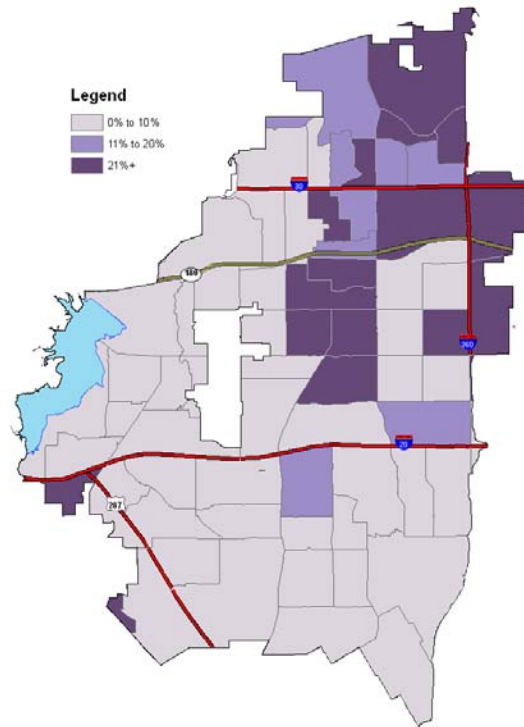
U.S. Census Bureau, 2000 and
BBC Research & Consulting.



The following two maps show the percentage of housing units in each Census Tract in the City made up of medium and large sized apartment complexes. Medium sized complexes are defined as complexes containing 5 to 19 units; large sized complexes are defined as 20 or more units. As shown in the maps, both medium and large sized complexes are the dominant type of housing in a large majority of the City's northernmost Census Tracts. The complexes are more evenly dispersed in the central City and make up a small percentage (less than 10 percent) of the housing units in the southern portion of the City.

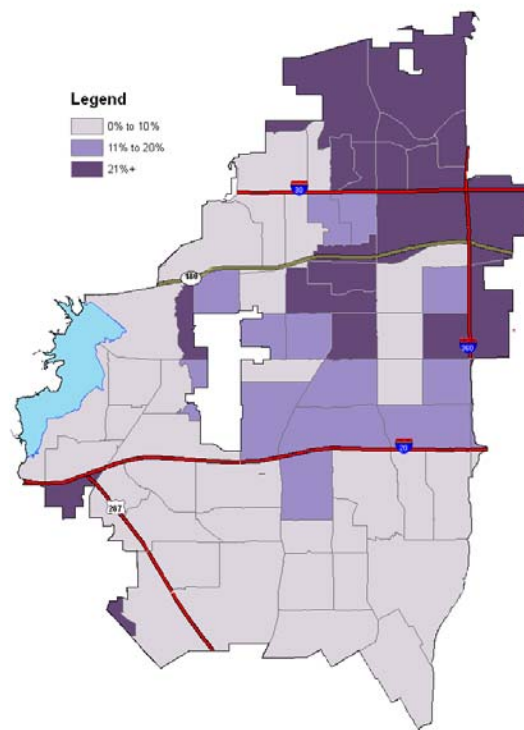
**Exhibit III-9.
Percentage of Large
Sized Rental
Developments
(20 units or more
per structure), 2000**

Source:
U.S. Census Bureau, 2000 and
BBC Research & Consulting.



**Exhibit III-10.
Percentage of
Medium Sized Rental
Developments
(5 to 19 units in
structure), 2000**

Source:
U.S. Census Bureau, 2000 and
BBC Research & Consulting.



Student housing. Approximately 15 percent of the 24,979 students enrolled at UTA in the Fall of 2003 were housed in campus housing. Ninety-four percent of the beds were occupied, which is below the average occupancy rate of 97 percent from previous years. According to the University Housing Office, as of April 2004 there were 4,255 students in campus housing. The following exhibit shows the breakdown of these units.

**Exhibit III-11.
University of Texas,
Arlington's Housing
Inventory, April 12, 2004**

Source:
UTA Housing Office.

	Units	Average Housed
All UTA Apartments		
Efficiency	31	31
1 Bedroom	696	1,006
2 Bedrooms	227	513
3 Bedrooms	0	0
Total	954	1,550
Residence Halls		
Double	450	891
Private	794	794
Total	1,244	1,685
Houses		
1 Bedroom	4	4
2 Bedrooms	3	8
3 Bedrooms	12	48
Total	19	60
Centennial Court Apartments		
Efficiency	36	72
1 Bedroom	4	8
2 Bedrooms	216	432
4 Bedrooms	112	448
Total	368	960
Total Housing Units	2,585	4,255

According to the University Housing Office there is a demand for 2 bedroom apartments for students. In 2005, the University plans to add 264 newly constructed units to their housing inventory. The units will house approximately 430 students and will be a mix of 1 to 3 bedroom apartments.

**Exhibit III-12.
University of Texas,
Arlington's Proposed
New Construction in
2005**

Source:
UTA Housing Office.

	Units	Average Housed
Proposed New Apartment Construction (2005)		
Efficiency	28	28
1 Bedroom	96	110
2 Bedrooms	128	256
3 Bedrooms	12	36
Total	264	430

Typical rental units located near the campus were built in the 1960s and 1970s. The University has noticed a rise in the demand of students wishing to live on campus, which has lead to an increase of new construction on campus. In the Fall of 2004, there was a waiting list of approximately 1,000 students for residence halls and 1,000 students for campus apartments.

The increase in the number residential units in the area also increases demand for basic services and conveniences. A needed convenience is to have a grocery store located closer to campus. Approximately 12 percent of total enrollment is international students and many do not have access to a private car. Since there is no public transportation in Arlington, it is difficult for these students and other students without private transportation to get to the grocery store and other places. In response to this need, the University began a shuttle service to the closest grocery store for the students.

Affordable and assisted housing. The City of Arlington's primary method for assisting households with affordability needs is through the Section 8 program and development of affordable housing through the Low Income Housing Tax Credit (LIHTC) program. At the time this report was prepared, the Arlington Housing Authority administered 3,260 Section 8 vouchers. The City also has 30 multifamily developments that were created through use of the LIHTC, the Affordable Housing Disposition Program (AHDP), and Bonds; together, the developments provide between 4,168 units and 4,718 units of affordable housing.³ The Housing Authority does not own any public housing units.

Characteristics of Section 8 recipients. The Arlington Housing Authority maintains demographic data about the households who receive Section 8 housing assistance from the Housing Authority. An analysis of these data showed the following:

- Most recipients of Section 8 vouchers are women (88 percent) with an average age of 40.7. Just 11 percent of recipients are elderly.
- Voucher holders all have dependents, the majority of whom are children under the age of 18. The average age of dependents is 14.6.
- The average annual income of voucher holders is less than \$10,000.
- The majority of voucher holders live in 2 and 3 bedroom apartments (41 percent live in a 2 bedroom; 36 percent live in a 3 bedroom). About 7 percent live in units larger than 3 bedrooms.
- African Americans are disproportionately more likely than persons of other races and ethnicities to be voucher holders.
- An estimated one-fourth of voucher holders have some type of disability.

Households on Section 8 waiting list. At the time this report was written, there were approximately 4,800 households on the waiting list to obtain a Section 8 voucher from the Arlington Housing Authority. About 70 percent of the households on the waiting list are currently living in Arlington. A comparison of the characteristics of voucher holders with households on the waiting list showed that households on the waiting list tended to be slightly younger and have lower household incomes than current voucher holders. There was a higher percentage of households on the waiting list that were male-headed and who had a disabled household member than voucher holders overall. The average household size of households on the waiting list was 2.5, which is consistent with the City's overall average.

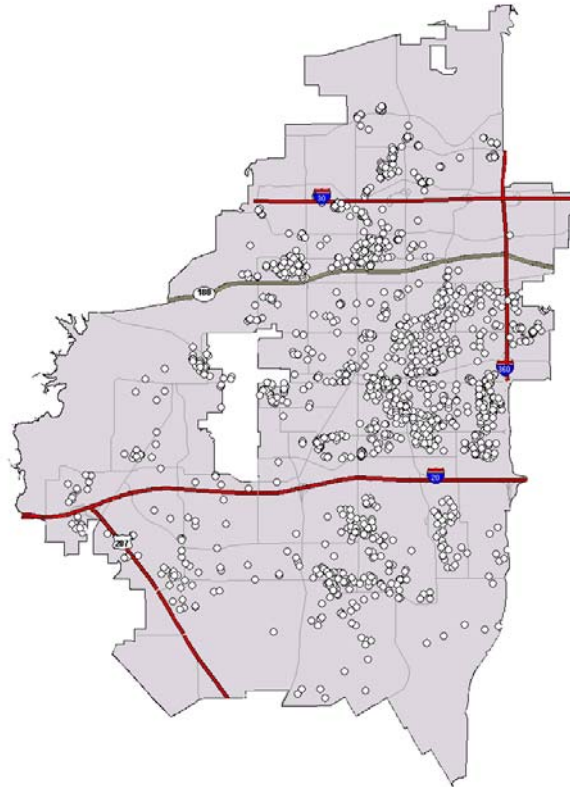
³ AHDP units have a Land Use Restriction on each property requiring said property to be at least 60 percent affordable and sometimes even as much as 80 percent affordable.

Residence of Section 8 recipients. Section 8 vouchers allow voucher holders to select where in a city they would like to live from a pool of rental units that meet the qualification standards and accept Section 8 vouchers. Rents for the Section 8 units must also be lower than a “Fair Market Rent” (FMR) that is annually established by HUD. The current FMR for a 2 bedroom apartment in Arlington is \$757. If rental units are well distributed throughout a city and landlords actively accept Section 8 vouchers, vouchers can avoid concentrations of poverty and low income housing.

Exhibit III-13 shows the location of the Arlington Housing Authority’s voucher holders as of March 2004.

**Exhibit III-13.
Location of
Voucher Holders,
March 2004**

Source:
Arlington Housing Authority and
BBC Research & Consulting.



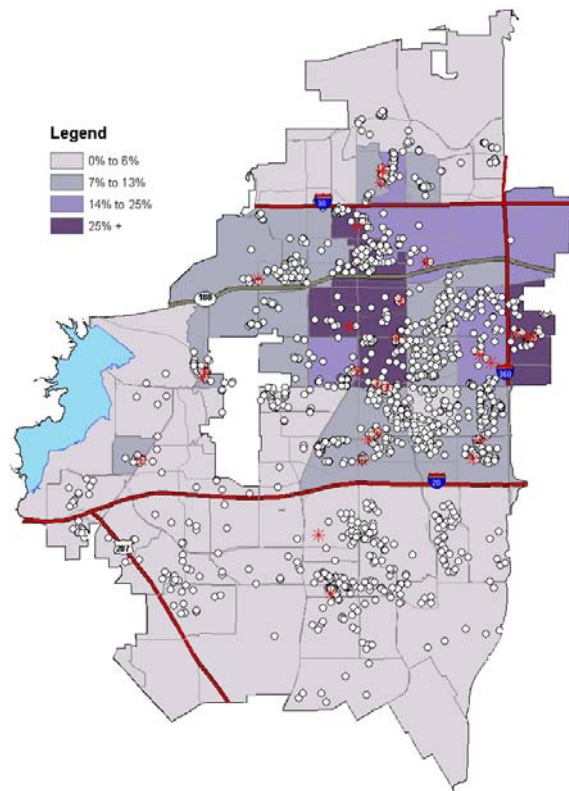
The map demonstrates that there is some concentration of voucher holders in the east central portions of the City. Overall, however, the location of the voucher holders is fairly dispersed.

Exhibit III-14 shows the location of voucher holders overlaid with areas of concentrated poverty in the City as well as the location of affordable tax credit developments in the City. As shown in the map, voucher holders are most likely to reside in Census Tracts with low to moderate poverty levels. The tax credit developments, on the other hand, are more likely to be located in areas of concentrated poverty.

**Exhibit III-14.
Location of Voucher
Holders, Percent of
Poverty and Location
of Tax Credit Properties**

Source:
Arlington Housing Authority, U.S. Census
Bureau and BBC Research & Consulting.

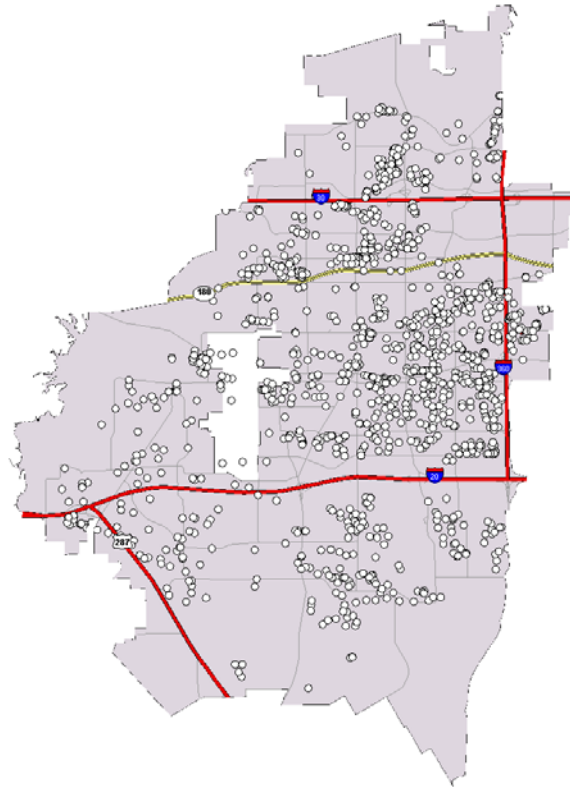
Note: Tax credit properties are indicated
with a red star.



The following two maps show the current addresses of households on the Section 8 waiting list, the second map includes the overlay of concentrations of poverty by Census Tract. The location of voucher holders and households on the waiting list is very similar, indicating that households on the waiting who have applied for Section 8 housing assistance are located in areas in which they might continue to reside with the assistance. That is, it appears that voucher holders and households on the waiting list have similar residential patterns (perhaps even residing in the same apartment complexes).

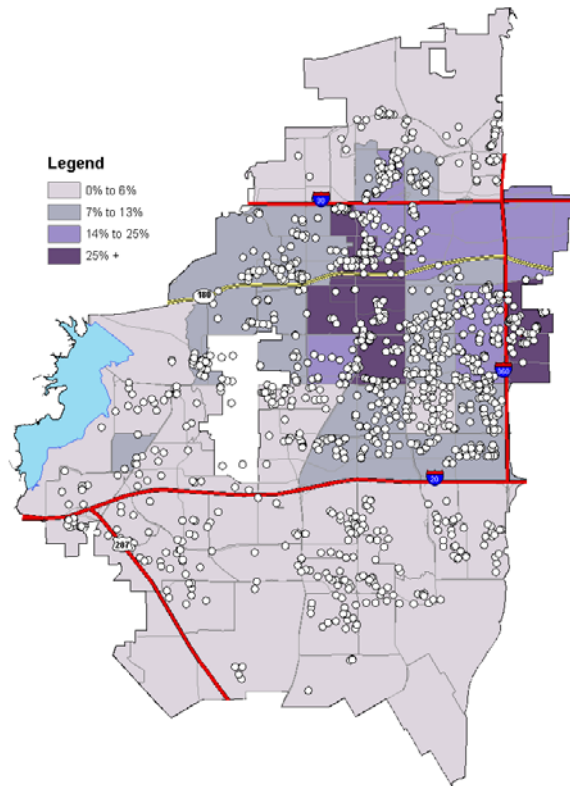
**Exhibit III-15.
Location of Current
Persons on Waiting
List, March 2004**

Source:
Arlington Housing Authority and
BBC Research & Consulting.



**Exhibit III-16.
Location of Current
Persons on Waiting List
and Concentrations of
Poverty, 2004**

Source:
Arlington Housing Authority, U.S. Census
Bureau, 2000 and BBC Research &
Consulting.



Expiring use units. In the past, very low-income renters have largely been served through federal housing subsidies, many of which are scheduled to expire in coming years. The units that were developed with federal government subsidies are referred to as “expiring use” properties. Specifically, expiring use properties are multifamily units that were built with U.S. government subsidies, including interest rate subsidies (HUD Section 221(d)(3) and Section 236 programs), mortgage insurance programs (Section 221(d)(4)) and long-term Section 8 contracts). These programs offered developers and owners subsidies in exchange for the provision of low-income housing (e.g., a cap on rents at 30 percent of tenants’ income). Many of these projects were financed with 40 year mortgages, although owners were given the opportunity to prepay their mortgages and discontinue the rent caps after 20 years. The Section 8 project-based rental assistance contracts had a 20 year term.

Many of these contracts are now expiring, and some owners are taking advantage of their ability to refinance at low interest rates and obtain market rents. When expiring use units convert to market properties, local public housing authorities issue Section 8 vouchers to residents of the properties that are converting to market rates. In some cases, market rents may be lower than subsidized rents, which could enable residents to stay in their current units. Vouchers may also give residents an opportunity to relocate to a neighborhood that better meets their preferences and needs. The outcomes of expiring use conversions are hard to determine because of the many variables (location, level of subsidized rents, tenant preferences) that influence tenants’ situations. Nonetheless, the loss of the affordable rental units provided by expiring use properties could put additional pressure on the City’s affordable rental market.

According to the HUD Multifamily Assistance and Section 8 Contracts Database (current as of June 24, 2004), only 87 affordable housing units in the City were at risk of converting to market rate units from 2004 to 2007. An additional 370 units could be at risk of being converted to market rate housing between 2011 and 2023. These “expiring use” units represent less than 1 percent of the City’s total rental units.

Private market provision of affordable housing. The private market may also provide affordable single family and rental housing, depending on the housing market and income levels of households.

Affordable owner occupied housing. The 2000 Census contains two types of data with information about housing prices for single family homes in Arlington. The first is from a sample of owners who had vacant homes for sale at the time the Census was taken and were asked to list the current asking price. Another sample was taken which asked owners to price their homes as if they were going to sell (even if they were not).

Both types of data were collected and analyzed to examine the affordability of current and potential single family units for sale in the City of Arlington. The data were mapped and examined at the following affordability levels:

- Affordable to *extremely* low-income households – earning less than 30 percent of the area median income (MFI), or \$17,220. Households at this income level can afford a home priced at \$37,800 or less in 2000;
- Affordable to *very* low-income households – earning between 31 and 50 percent of the MFI or \$28,700. Households at this income level can afford a home priced at \$63,000 or less in 2000; and
- Affordable to low-income households – earning between 51 and 80 percent of the MFI or \$45,920. Households at this income level can afford a home priced at \$100,800 or less in 2000.

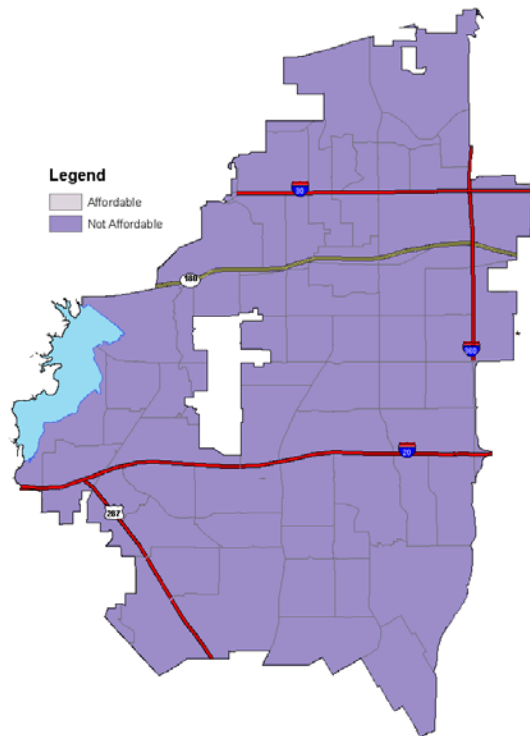
HUD reported the median family income of Arlington in 2000 as \$57,400.

Exhibits III-17 to III-18 show the Census Tracts in the City of Arlington in which half of the vacant homes for sale and occupied, single family units were affordable to households earning below 30 percent of the MFI, below 50 percent of the MFI, and below 80 percent of the MFI in 2000.

As shown in the first map, no Census Tracts in the City contained units with a median price affordable for families earning below 30 percent of the MFI.

**Exhibit III-17.
Census Tracts Affordable
to Extremely Low-Income
Homeowners
(Below 30% MFI)**

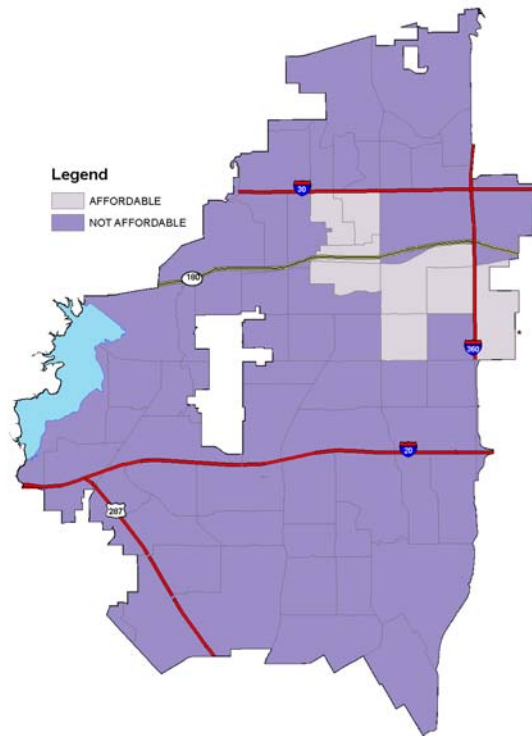
Source:
U. S. Census Bureau and
BBC Research & Consulting.



The following exhibit shows the Census Tracts in which half of the vacant for homes sale and occupied, single family units were affordable to households earning less than 50 percent of the MFI in 2000. Potential homeowners in this income range are limited to housing in the north central portions of the City. (The large Census Tract – 113.01 - in the far north is primarily located in a flood plain. It contains 3.3 percent of the city’s total housing units and 8 percent of these units are owner occupied.)

**Exhibit III-18.
Census Tracts Affordable
to Very Low-Income
Homeowners
(Below 50% MFI)**

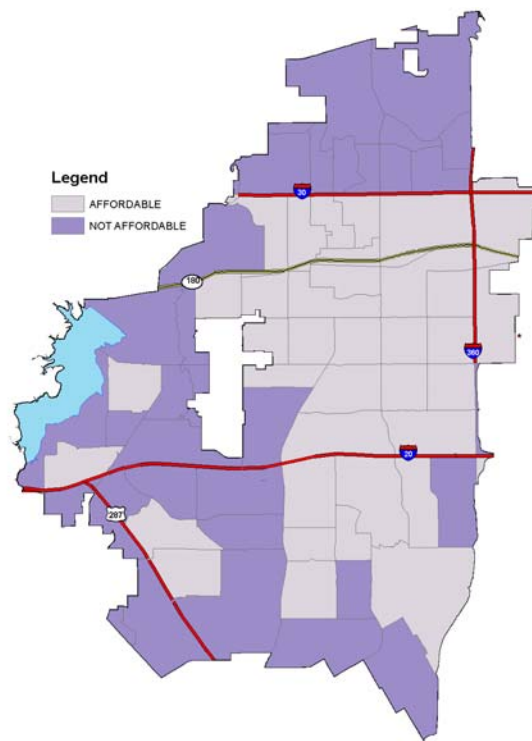
Source:
U. S. Census Bureau and
BBC Research & Consulting.



Finally, Exhibit III-19 shows that households earning less than 80 percent of the MFI can afford housing in the central and some of the southern and northern portions of the City.

**Exhibit III-19.
Census Tracts Affordable
to Low-Income
Homeowners
(Below 80% MFI)**

Source:
U. S. Census Bureau and
BBC Research & Consulting.

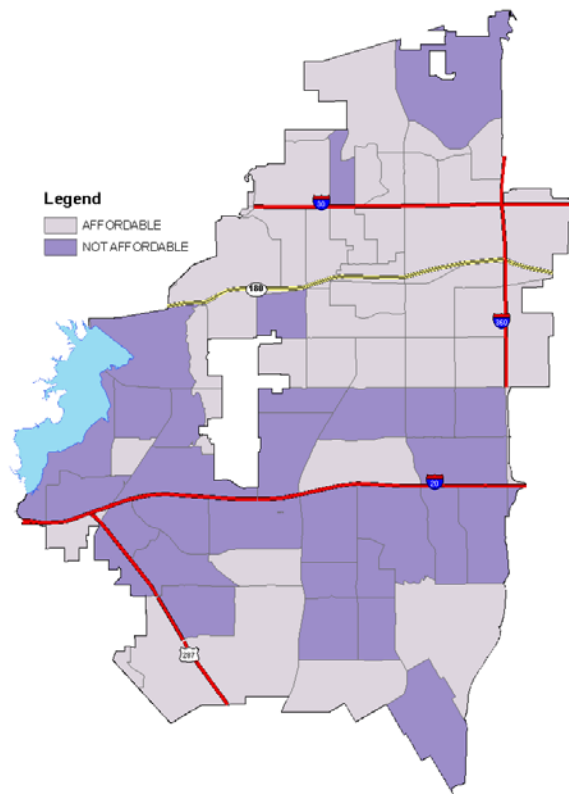


Affordable rental housing. Census data on median rents was also analyzed and mapped by affordability to the three targeted income categories: Households earning less than 30 percent of the median family income; households earning less than 50 percent; and households earning less than 80 percent. The data were analyzed to determine which Census Tracts in the City had at least 50 percent of their rental housing stock affordable at these income levels.

Exhibits III-20 and III-21 on the following page show the Census Tracts in the City where more than half of the rental stock was affordable to *very* low-income households (50 percent of the MFI) and low-income households (80 percent of the MFI). None of the Census Tracts within the City of Arlington had more than 50 percent of the rental units affordable to *extremely* low-income households (below 30 percent of MFI).

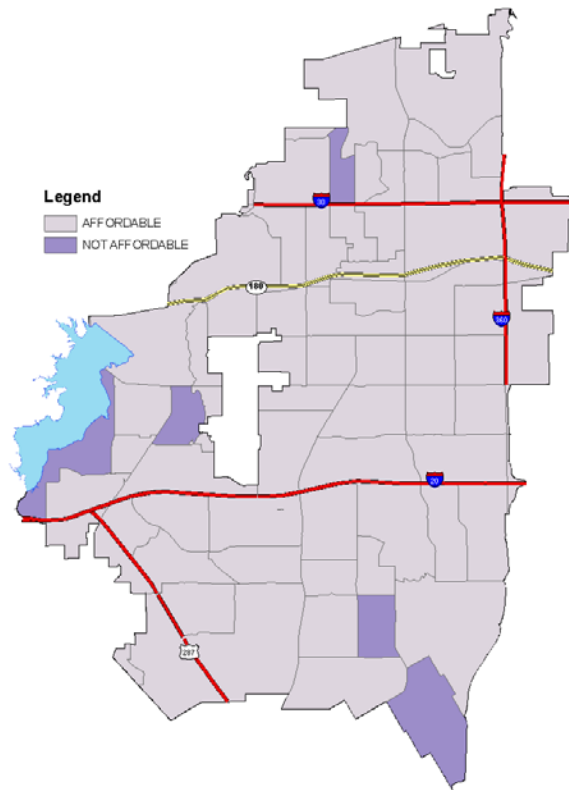
**Exhibit III-20.
Census Tracts Affordable
to Very Low-Income
Renters (Below 50% MFI)**

Source:
U. S. Census Bureau and
BBC Research & Consulting.



**Exhibit III-21.
Census Tracts Affordable
to Low-Income Renters
(Below 80% MFI)**

Source:
U. S. Census Bureau and
BBC Research & Consulting.



As shown in the maps, households earning below 50 percent of the MFI would find affordable rental units in the northern and central portions of the City. Households earning up to 80 percent of the MFI can afford to rent in just about anywhere in the City.

Housing Condition

This section relies on three primary measures to evaluate the condition of housing in Arlington: housing in substandard condition, as suggested by Census data; housing units that are overcrowded; and housing units that are likely to contain lead-based paint.

Substandard condition. HUD requires that the City define the terms “standard condition,” “substandard condition” and “substandard condition but suitable for rehabilitation.” For the purposes of this report, units are in *standard condition* if they meet the HUD Section 8 housing quality standards. Units that are *substandard but suitable for rehabilitation* do not meet one or more of the HUD Section 8 housing quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. A unit is defined as being *substandard* if it is lacking the following: complete plumbing, complete kitchen facilities, and heating fuel (or uses heating fuel that is wood, kerosene or coal).

Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units (e.g., lacking complete kitchens or reliable and safe heating systems, or are not part of public water and sewer systems). However, the difference between substandard and substandard but suitable for rehabilitation is that units suitable for rehabilitation will have in place some (albeit limited) infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.

Without evaluating units on a case-by-case basis, it is impossible to distinguish substandard units that are suitable for rehabilitation. In general, the substandard units that are less likely to be easily rehabilitated into good condition are those lacking complete plumbing; those which are not part of public water and sewer systems and require such improvements; and those heated with wood, coal, or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted by examining housing unit age and presence or absence of basic housing amenities (kitchens, plumbing systems). Exhibit III-22 presents the numbers of owner occupied and rental units in Arlington without these amenities or with some type of condition problem.

Exhibit III-22.
Housing Units Lacking Basic Amenities, 2002

	Total occupied		Owner occupied		Renter occupied	
	Units	% of Units	Units	% of Units	Units	% of Units
Total Housing Units	125,746		69,203		56,543	
Lacking complete plumbing facilities	1,810	1.44%	1,086	1.57%	724	1.28%
Lacking complete kitchen facilities	1,449	1.15%	540	0.78%	909	1.61%
No heating fuel used	0	0.00%	0	0.00%	0	0.00%
Total	3,259	2.59%	1,626	2.35%	1,633	2.89%

Source: U.S. Census Bureau American Community Survey, 2002.

Assuming there is not overlap among these condition indicators, the Census data suggest that 2.9 percent of rental units and 2.4 percent of owner occupied units in the city were in substandard condition.

Overcrowded Housing. In addition to substandard housing condition, another key factor to examine in evaluating housing condition is overcrowded housing. HUD defines an overcrowded unit as having more than one person per room. According to 2002 Census data, about 3 percent of owner occupied housing units were overcrowded and 12 percent of renter occupied units in Arlington were overcrowded. Exhibit III-23 shows the number of households in Arlington in overcrowded conditions, by tenure.

Exhibit III-23.
Households Living in Overcrowded Conditions, 2002

Persons per room	Total occupied		Owner occupied		Renter occupied	
1.01 to 1.50	7,022	5.6%	1,093	1.6%	5,929	10.5%
1.51 or more	1,694	1.3%	860	1.2%	834	1.5%
Average Household Size	2.76		2.95		2.52	

Source:
U.S. Census Bureau American Community Survey, 2002.

Arlington's percentage of households that are overcrowded is higher than the national average (2.3 percent for owner occupied households and 7.4 percent for renter households), but compares favorably with larger cities, like Dallas and Fort Worth and the State of Texas overall: 13 percent of Dallas's renter households and 5 percent of homeowners were overcrowded in 2002. Almost 10 percent of Texas renter households and 4 percent of homeowners were overcrowded in 2002.

Households with members of Hispanic/Latino origin are more likely to be living in overcrowded conditions than White households. According to 2002 Census data, approximately 4 percent of White households lived in overcrowded conditions in Arlington. This compares with 34 percent of Hispanic/Latino households that lived in overcrowded conditions in 2002.

Lead-Safe housing. Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential paint in 1978. Housing built before 1978 is considered to have some risk, while housing built prior to 1940 is considered to have the highest risk. After 1940 paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978. HUD estimates that heavily leaded paint is found in about two-thirds of the homes built before 1940, one-half of the homes built from 1940 to 1960, and some homes built after 1960.

Children are exposed to lead poisoning through paint debris, dust and particles released into the air and then settle onto the floor and windowsills, which can be exacerbated during a renovation. The dominant route of exposure is from ingestion and not inhalation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles, and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated level of lead in the blood.

The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

As mentioned above, homes built before 1960 may have had interior or exterior paint with lead levels as high as 50 percent. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

As shown in Exhibit III-4, just 0.3 percent of Arlington's owner occupied housing stock and none of its rental stock was built before 1939. Any housing developed before 1978 has some risk of lead-based paint, and approximately 49 percent of Arlington's housing stock was built between 1940 and 1979. However, the risk of lead-based paint in these units is far lower than for older housing units.

Without conducting detailed environmental reviews of the City's housing stock, it is difficult to determine the number of households at risk of lead-based paint. However, households living in substandard units, older housing, and that are low-income are more likely to be exposed to lead-based paint than higher income households living in newer, or rehabilitated older, housing.

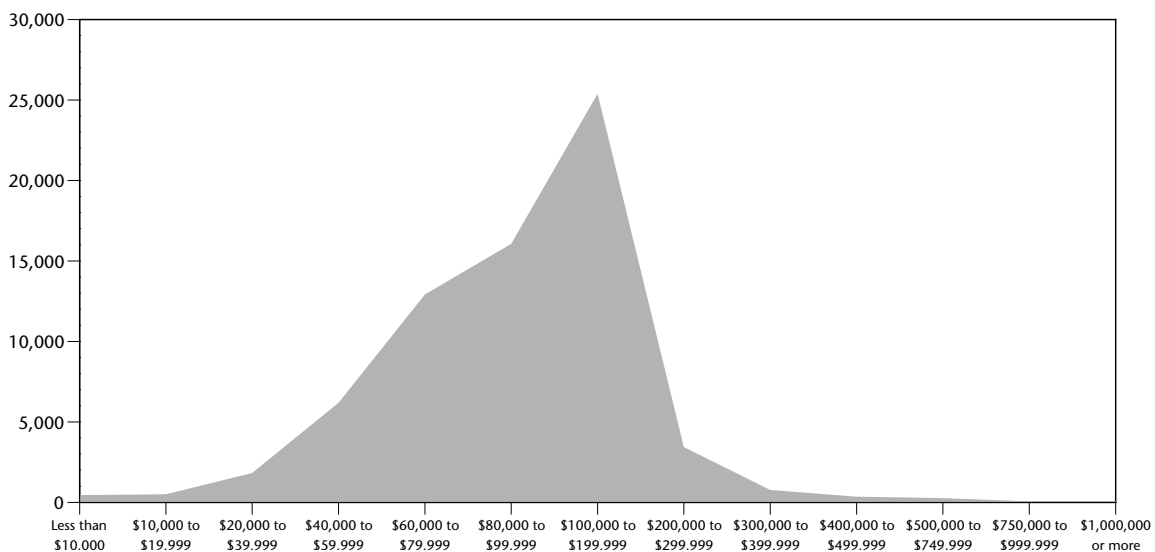
As of the 2002 Census, there were 201 homeowners and no renter households living in units built before 1939 and 6,530 homeowners and 8,332 renters living in housing constructed between 1940 and 1960. There were also as many as 1,626 homeowners and 1,633 renter households living in units with some type of condition problem. Assuming no overlap in households (which is unlikely), that 50 percent of housing built between 1940 and 1960 and all housing built before 1940 have a strong likelihood of containing lead-based paint, as many as 5,092 homeowners and 5,799 renter households in Arlington could be living in housing units with some risk of lead-based paint hazards⁴. An analysis of low income households and the age of the housing units they occupy by Census Tract in Arlington suggest that 3,100 of the households living in units at risk of containing lead based paint are low income.

Housing Costs

This section presents current and historical data on the cost of housing in the City for both single family housing (as measured by the mortgage payment required to service the debt on a home) and rental housing (measured by monthly rent payments). The data for this section were collected from the U.S. Census, the Real Estate Center at Texas A&M (home price data), and M/PF Research (rent data).

Single family homes. The 2000 Census reported a median home value of \$94,800 for owner occupied units in Arlington. At the time the Census was taken, the median price of single family homes on the market in Arlington was estimated at \$98,400. Exhibit III-24 below shows the distribution of the value of owner occupied homes in Arlington in 2000.

Exhibit III-24.
Value for All Owner Occupied Housing Units, 2000



Source: U.S. Census Bureau.

As shown in the graph, the bulk of the City's single family housing units were valued at between \$70,000 and \$150,000 in 2000.

⁴ The actual number of households is probably lower due to overlapping conditions. For example, a household could be living in a house that was both built before 1939 and is lacking complete plumbing.

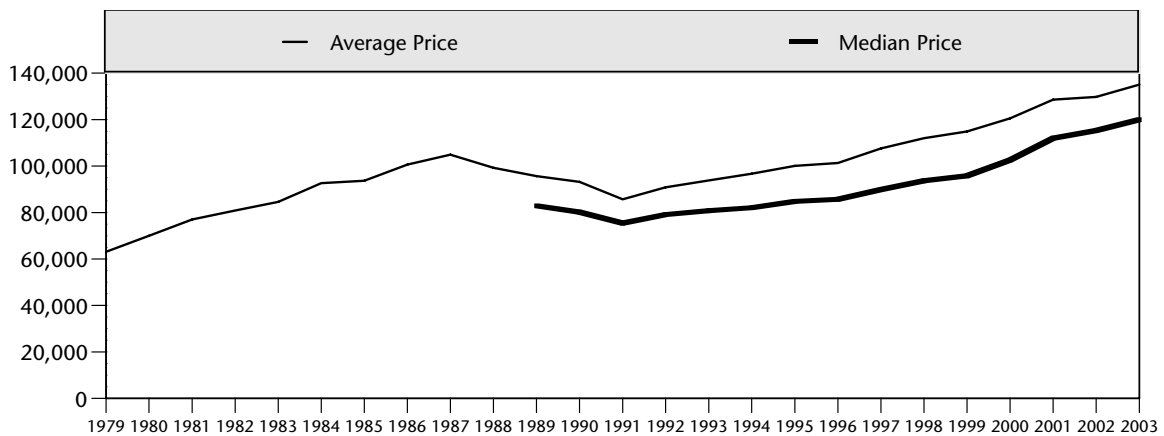
Census estimates from 2002 show a median home value of \$115,051, for a strong 21 percent increase over the median home value in 2000.

Current prices. The Real Estate Center at Texas A&M calculated an average price of single family homes in Arlington of \$135,100 in 2003, up from \$120,500 in 2000, and a median price of \$120,000 for 2003, up from \$102,600 in 2000. These represent increases of 12 percent for the average home price and 17 percent for the median home price.

The Real Estate Center also provides current and historical pricing data for homes on the market from the Multiple Listing Service (MLS). Exhibit III-25 displays trends in sales and average prices of Arlington single family homes between 1979 and 2003. The data show an overall upward trend in home prices in the City, with declines in prices during the late 1980s and early 1990s.

Exhibit III-25.

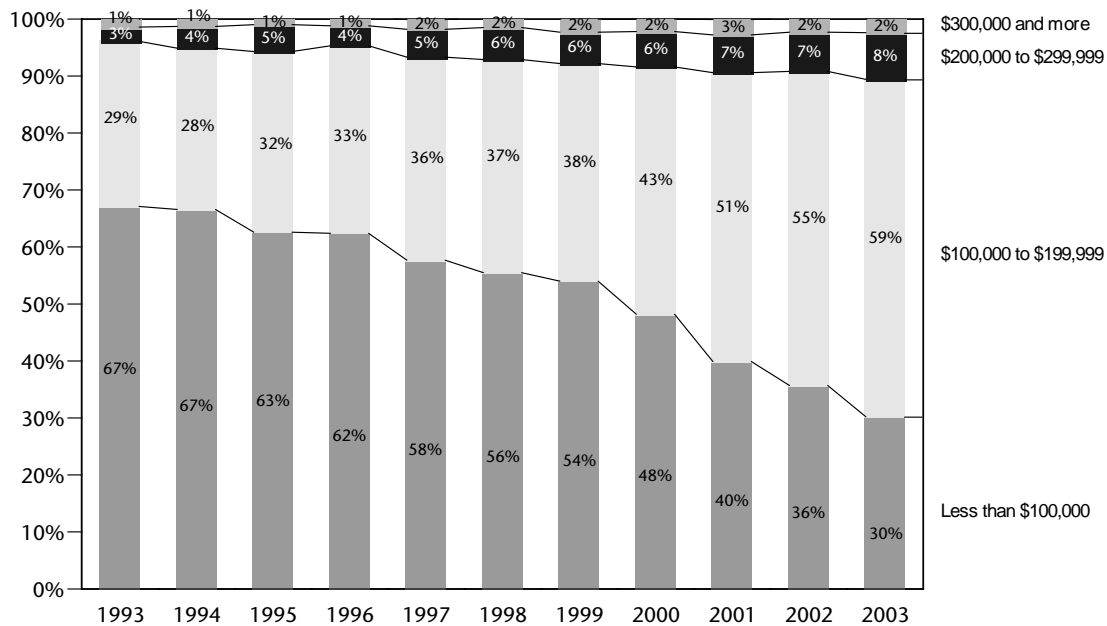
Trends in Average and Median Home Prices, Arlington, 1979 to 2003



Note: Median home price data was not available before 1989.

Source: The Real Estate Center at Texas A&M.

Trends in prices. The Real Estate Center also provides data on trends in the price distribution of single family homes. Exhibit III-26 compares the price distribution of single family homes in Arlington between 1993 and 2003.

Exhibit III-26.**Change in Prices of Single Family Homes on the Market in Arlington, 1993 to 2003**

Source: The Real Estate Center at Texas A&M.

As demonstrated by the exhibit, the percentage of homes on the market in Arlington that were priced at less than \$100,000 has been on a declining trend, from almost 70 percent of the total homes on the market in 1993 to about 30 percent in 2003. Offsetting this decline has been a marked increase in the percentage of homes priced between \$100,000 and \$200,000 (from 29 percent in 1993 to 59 percent in 2003) and slight increases in the percentage of homes priced at more than \$200,000.

Exhibit III-27 presents these data in tabular format.

Exhibit III-27.**Price Distribution of Single Family Homes on the Market in Arlington, 1993 to 2003**

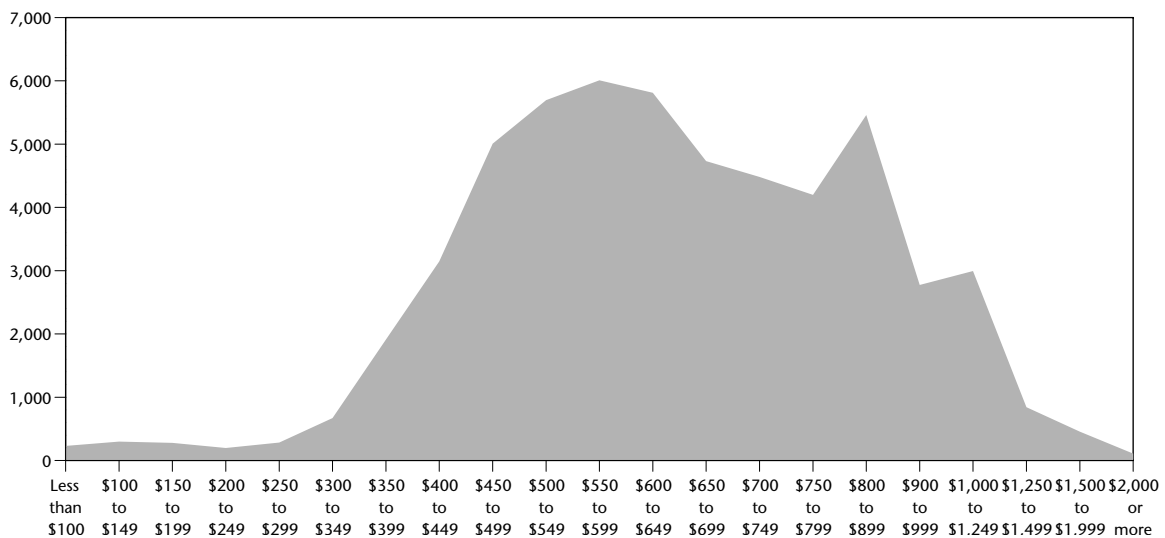
	Percent Distribution										
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Less than \$100,000	67%	67%	63%	62%	58%	56%	54%	48%	40%	36%	30%
\$100,000 to \$199,999	29%	28%	32%	33%	36%	37%	38%	43%	51%	55%	59%
\$200,000 to \$299,999	3%	4%	5%	4%	5%	6%	6%	6%	7%	7%	8%
\$300,000 to \$399,999	1%	1%	1%	1%	1%	1%	2%	1%	2%	2%	2%
\$400,000 to \$499,999	0%	0%	0%	1%	0%	0%	0%	0%	0%	1%	1%
\$500,000 and more	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	0%

Source: The Real Estate Center at Texas A&M.

In 2003, the majority of single family homes on the market in Arlington – 89 percent – were priced at less than \$200,000. This was down from 96 percent in 1993. Eight percent of the homes on the market were priced between \$200,000 and \$299,999, compared to just 2 percent in 1993. Homes priced at \$300,000 and more made up 2.4 percent of the homes on the market in 2003, compared to 1.4 percent in 1993.

Rental units. The 2000 Census reported a median gross rent of \$635 per month. The median rent for units that were vacant at the time the 2000 Census was taken was \$581. Exhibit III-28 shows the distribution of the City's rents in 2000.

Exhibit III-28.
Distribution of Rents, Arlington, 2000



Source: U.S. Census Bureau, 2000.

As the graph demonstrates, in 2000, the bulk of the City's rental units have rents between \$450 and \$700, with another peak in the \$800 to \$900 range. Indeed, one-fifth of the City's rental units were priced at between \$550 and \$650 in 2000. Just 6 percent of the City's rental stock was priced at less than \$400 per month, and 8 percent of the units were priced at more than \$1,000 per month. Rental prices in 2000 were slightly skewed toward higher end units.

Census estimates show a median gross rent of \$708 in 2002 – an 11 percent increase over the median rent in 2000.

Current rents. M/PF apartment market data reported an average monthly rent of \$606 in North Arlington and \$620 in South Arlington for 1Q2004. Exhibit III-29 shows the average monthly rent by bedroom type in North and South Arlington.

Exhibit III-29.
Average Monthly Rent by Bedroom Type, First Quarter 2004

	All Units	Efficiency	One Bedroom	Two Bedroom	Three Bedroom
North Arlington	\$606	\$430	\$536	\$712	\$841
South Arlington	\$620	\$419	\$533	\$678	\$878

Source: M/PF Research, 1Q04 Apartment Report.

MP/F also produces rents by age of unit. As shown in Exhibit III-30, average rents were much higher for units built after 1989 than for units built before 1990.

Exhibit III-30.
Average Monthly Rent by Age of Unit, First Quarter 2004

	All Units	Year Built			
		1990 and after	1980 to 1990	1970 to 1980	Pre-1971
North Arlington	\$606	\$941	\$597	\$547	\$481
South Arlington	\$620	\$846	\$611	\$571	\$560

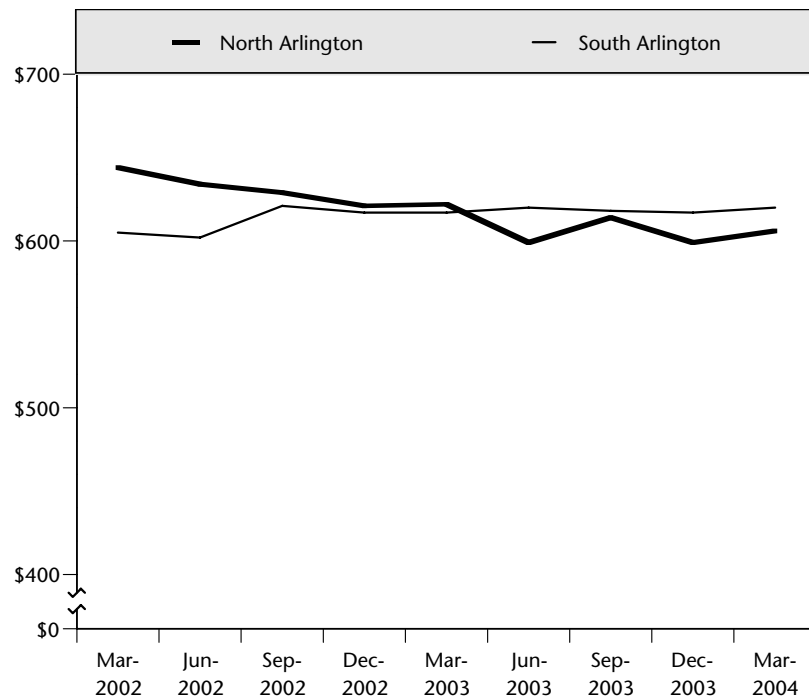
Source: M/PF Research, 1Q04 Apartment Report.

Trends in rents. The M/PF data compare average monthly rent levels for the apartment developments they survey by quarter. A comparison of 1Q2004 to 1Q2003 rents showed a decline in rents in both North and South Arlington. In North Arlington, the average rent dropped 2.6 percent between 1Q2003 and 1Q2004; in South Arlington, rent dropped by 1.3 percent.

A comparison of average rents between 2002 and 2004 showed a decline in rents and occupancy rates in North Arlington, and a slight increase in rents in South Arlington. These trends are depicted in Exhibits III-31 and III-32 on the following page.

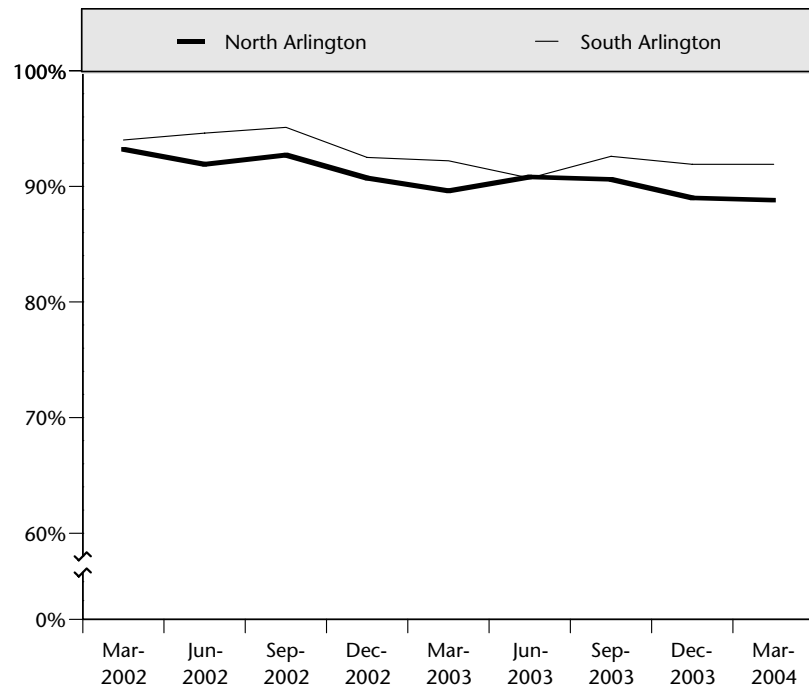
**Exhibit III-31.
Trends in Rents,
2002 through 2004**

Source:
M/PF Research, 1Q04 Apartment Report.



**Exhibit III-32.
Trends in Rental
Occupancies, 2002
through 2004**

Source:
M/PF Research, 1Q04 Apartment Report.



Annually, HUD establishes Fair Market Rents (FMR) for metropolitan areas, which are used to determine the subsidy that households are eligible to receive under the Section 8 program. The FMRs also have a role in determining supply of units available to households receiving Section 8. As of 2004, the FMRs in Arlington were the following:

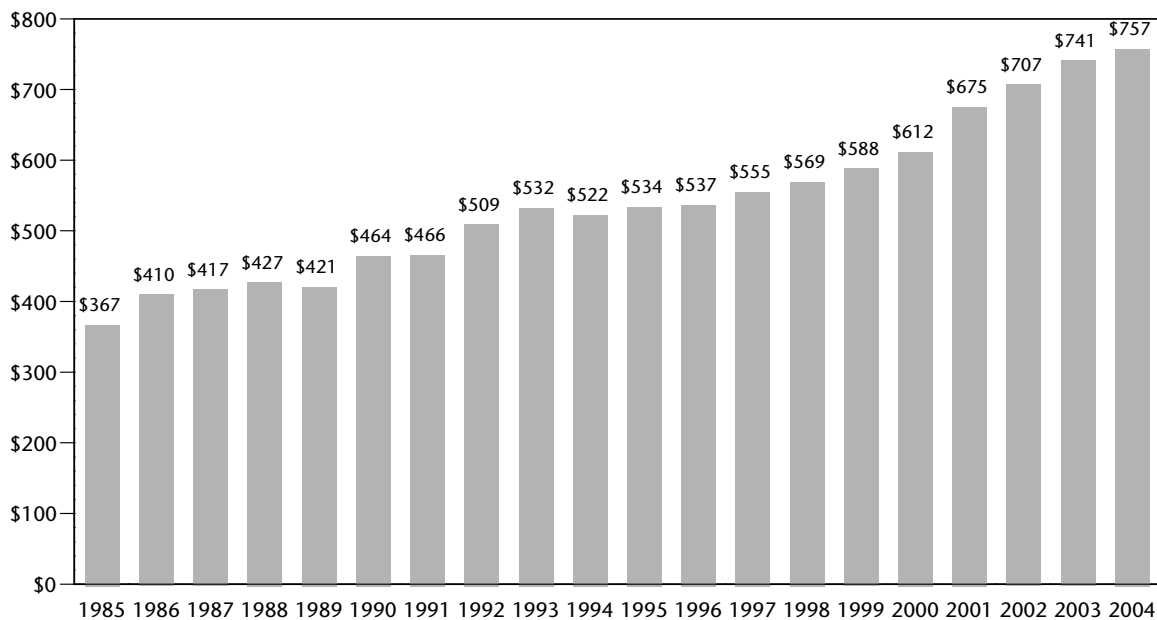
**Exhibit III-33.
Fair Market Rents,
Fort Worth-Arlington
MSA, 2004**

Source:
U.S. Department of Housing
and Urban Development.

Fair Market Rents	
One Bedroom	\$585
Two Bedrooms	\$757
Three Bedrooms	\$1,058
Four Bedrooms	\$1,246

Exhibit III-34 shows the trend in FMR increases during the past 20 years.

**Exhibit III-34.
Trends in Fair Market Rents for Two Bedroom Units,
Fort Worth-Arlington MSA, 1985 to 2004**



Source: U.S. Department of Housing and Urban Development.

Housing Needs

A city's housing needs can be measured in a variety of ways, most of which focus on affordability. This analysis incorporates a variety of methods of evaluating housing needs. The first method measures the percentage of Arlington's households who can afford the median mortgage or rent payment. The second method examines "affordability indices" which compare household income to home prices. The third and most detailed method involves estimating the gap between the availability of housing at different affordability levels with the ability of existing households to afford the housing stock. The final method examines the number and percentage of the City's households who are "overpaying" for housing and are cost burdened.

Overall affordability. The 2000 Census reported a median monthly cost of owning a home in Arlington with a mortgage at \$1,091. To support monthly housing costs at this level, a household would need to earn at least \$44,000. In 2000, 66,400 Arlington households, or 53 percent of all households, earned more than \$44,000.

The 2002 Census estimate of median monthly mortgage cost was \$1,189, which was 9 percent higher than the 2000 median monthly cost. To afford this level of mortgage payment, a household would need to earn at least \$47,600. In 2002, approximately 54 percent of Arlington households earned more than \$47,600. This compares well to the percent of households in 2000 who earned enough income to afford the median mortgage payment, which indicates stable affordability of the City's single family homes between 2000 and 2002.

To afford the median rent in Arlington in 2000, a household would need to earn \$25,400 per year. In 2000, 78 percent of households could afford the median rent. In 2002, a household would need to earn \$28,300 per year to afford a median-priced rental unit. Approximately 76 percent of households in the City could afford the median rent in 2002, which is slightly less than the 78 percent of households in 2000.

The above statistics suggest that, overall, housing in Arlington is relatively affordable. More than half of the residents in the City could afford the City's median mortgage payment and more than three-fourth's of the City's households could afford the median rent payment (as of the 2002 Census). However, to understand who is truly in need of housing – on both the high and low ends of the income range – it is necessary to compare households and families by income range with the availability of housing by price range. This analysis is performed in the gaps analysis section below.

Affordability indices. The Real Estate Center at Texas A&M calculates a number of indices that measure affordability of housing in Texas cities. The first index, the Texas Housing Affordability Index (THAI), is the ratio of median household income to the income required to buy the median priced home in a city. An index of 1.0 indicates that the median household income is “just enough” to qualify for a loan to purchase the median priced home. The THAI index for Arlington was 1.25 in the 1Q2004, which was about the same as the 1.24 index in 1Q2003. This index means that the median household has more than adequate income to purchase a median priced home in the City. The Center's First Time Homebuyer's Index, which uses a similar calculation to the THAI, shows that first time homebuyers in Arlington have just enough income to purchase a starter home.

Housing gaps analysis. The starting point for the gaps analysis is calculating the affordable mortgage payment and rent by income level. As mentioned below, this analysis uses the HUD definitions of low-, moderate-, and high-income households.

A general rule used by both HUD and many lending institutions states that households should spend no more than 30 percent of their incomes on housing. If households are spending more than this amount of their incomes on housing, they are considered “cost burdened,” or “overpaying for housing.” If the share of income spent on housing grows to 50 percent or more, households are considered “severely cost burdened.”

Low-income households are naturally of particular concern when examining the match between housing prices and incomes, as they are most likely to have housing needs. HUD divides low-income households into four categories, based on their relationship to the area median income (AMI): extremely low-income (earning 30 percent or less of the AMI), very low-income (earning between 31 and 50 percent of the AMI), low-income (earning between 51 and 80 percent of AMI) and moderate- to middle-income (earning between 81 and 120 percent of AMI). Affordable housing programs typically target households earning less than 80 percent of median income.

According to 2002 Census data, the median household income in the City was \$52,634 and the median family income was \$66,261. HUD reported the median family income of 2002 to be \$61,300. By tenure, the median income of owner occupied households was \$72,258; the median income of renter households was \$35,484. Therefore, in 2002, renter households earned approximately \$36,800 less per year than homeowners.

The following exhibit shows the maximum earnings of households and families in various income categories for 2002, using the HUD definition of low-income.

**Exhibit III-35.
HUD Median Family
Income and HUD Income
Categories, 2002**

Source:
HUD and BBC Research & Consulting.

	2002
Median Family Income (MFI)-HUD	\$61,300
Extremely low-income (0-30% of MFI)	\$18,390
Very low-income (31-50% of MFI)	\$30,650
Low-income (51-80% of MFI)	\$49,040
Moderate-income (81-100% of MFI)	\$61,300
Middle-income (100-120% of MFI)	\$73,560
Upper-income (121% or greater of MFI)	\$73,560 +

Exhibit III-36 shows the maximum rent and house prices that households would be able to afford by HUD income range, as of 2002. It also shows the number of households in Arlington that fell into the HUD income ranges in 2002.

**Exhibit III-36.
Number of Households by HUD Income Range
and Affordable Rents and Mortgage Payments, 2002**

	Income limit	Number of renter households	Affordable rent or mortgage payment	Number of owner households	Affordable house price
Extremely low-income (0-30% of MFI)	\$18,390	8,678	\$460	3,009	\$40,359
Very low-income (31-50% of MFI)	\$30,650	13,618	\$766	5,620	\$67,265
Low-income (51-80% of MFI)	\$49,040	14,322	\$1,226	11,213	\$107,624
Moderate-income (81-100% of MFI)	\$61,300	5,598	\$1,533	7,237	\$134,531
Middle-income (100-120% of MFI)	\$73,560	5,415	\$1,839	7,177	\$161,437
Upper-income (121% or greater of MFI)	\$73,560 +	8,912	\$1,839 +	34,947	\$161,437 +
Total		56,543		69,203	

Note: The affordable mortgage payment calculation assumes loan terms of 5 percent down, 6 percent interest rate, and 30-year term, and is adjusted for PMI, hazard insurance, property taxes and utilities. The rent payment includes utilities.

Source: U.S. Census Bureau American Community Survey, 2002, HUD and BBC Research & Consulting.

Exhibit III-37 shows the number of units in each affordability range in 2002.

Exhibit III-37.

Number of Units Affordable to Households by HUD Income Range, 2002

	Affordable rent or mortgage payment	Number of occupied rental units	Affordable house price	Number of occupied owner units
Extremely low-income (0-30% of MFI)	\$460	3,416	\$40,359	2,289
Very low-income (31-50% of MFI)	\$766	30,563	\$67,265	6,066
Low-income (51-80% of MFI)	\$1,226	19,882	\$107,624	23,485
Moderate-income (81-100% of MFI)	\$1,533	1,286	\$134,531	13,591
Middle-income (100-120% of MFI)	\$1,839	872	\$161,437	9,963
Upper-income (121% or greater of MFI)	\$1,839 +	524	\$161,437 +	13,809
Total		56,543		69,203

Source: U.S. Census Bureau American Community Survey, 2002; HUD; and BBC Research & Consulting.

Finally, Exhibit III-38 compares the affordable units with the number of households in each income range in 2002. The numbers of affordable units in Exhibit III-38 are adjusted for substandard units; it is assumed that substandard units have the lowest rents and values.

Exhibit III-38.

Gap Between Households and Affordable Units, 2002

	Number of renter households	Number of occupied rental units	Gap in rental units	Number of owner households	Number of occupied owner units	Gap in owner units
Extremely low-income (0-30% of MFI)	8,678	2,692	(5,986)	3,009	1,203	(1,806)
Very low-income (31-50% of MFI)	13,618	30,563	16,945	5,620	6,066	446
Low-income (51-80% of MFI)	14,322	19,882	5,560	11,213	23,485	12,272
Moderate-income (81-100% of MFI)	5,598	1,286	(4,312)	7,237	13,591	6,354
Middle-income (100-120% of MFI)	5,415	872	(4,543)	7,177	9,963	2,786
Upper-income (121% or greater of MFI)	8,912	524	(8,387)	34,947	13,809	(21,138)
Total	56,543	55,819		69,203	68,117	

Source: U.S. Census Bureau American Community Survey, 2002, HUD and BBC Research & Consulting.

Gaps in housing supply. The table above compares the number of households at different income ranges with the availability of rental and owner occupied units for their respective income ranges. The gap analysis reveals a shortage of rental units affordable to households earning less than 30 percent of the MFI in 2002. This shortage is approximately 6,000 units. The gaps analysis also shows an excess of units that would be affordable to households earning between 30 and 80 percent of the median income. These “excess” units may be occupied by lower income households who cannot find rental units they can afford and are therefore “overpaying” rent or they may be occupied by moderate-, middle-, and upper-income households who cannot find rental units in their affordability range. Indeed, the gaps analysis shows a shortage of about 17,200 units for renters earning more than 80 percent of the MFI.

The gaps analysis also shows a shortage of about 1,800 owner occupied units for households earning less than 30 percent of the MFI and a “shortage” of 21,100 units for households earning over 120 percent of the MFI. It should be noted that the units affordable to households earning less than 30 percent of the MFI were adjusted for units in substandard condition; without this adjustment, the gap is approximately 700 units. The data suggest that there are approximately 21,000 upper-income homeowners occupying units that are priced less than what they could afford.

One limitation of the gaps analysis is that it tends to oversimplify reality a bit (i.e., it assumes that households should be living in units that are affordable for their specific income range). In actuality, households may be living in units that are more expensive than they can afford for very good reasons: e.g., a household might purchase an expensive house in anticipation of future income increases or an elderly household living on a fixed income may be occupying a home they have owned for a long time which has increased in value.

Exhibits III-39 and III-40 show what type of housing households are living in, by value and rent. (The rent data are only available for 2000). For example, in 2000, 23 percent of households earning less than \$10,000 were living in rental units with rents less than \$399 and which were affordable to them; 77 percent of these households were living in units more expensive than what they could afford. The darkly shaded areas highlight the approximate percentage of households by income level who are living in units they cannot afford – these households are “overpaying” for housing. The lightly shaded areas represent households who are living in units that are very affordable for their income range – these households are “underpaying” for housing. Overpayment occurs when a household occupies a unit that is too expensive for their income category (these households are “cost burdened”). Underpayment occurs when a household is occupying a unit that costs less than what they could afford.

Exhibit III-39.
Rents Paid by Households, by Household Income Range, 2000

Gross rent	Household income less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Less than \$200	8%	1%	1%	1%	0%	0%	2%
\$200-399	15%	11%	5%	2%	2%	2%	2%
\$400-\$599	45%	52%	43%	30%	21%	14%	15%
\$600-799	22%	25%	38%	43%	39%	32%	22%
\$800-999	6%	8%	11%	17%	25%	27%	25%
\$1000+	3%	3%	3%	7%	13%	25%	34%
Total	100%	100%	100%	100%	100%	100%	100%
Percent of households who are overpaying	77%	36%	3%	0%	0%	0%	0%
Percent of households who might be underpaying	0%	1%	5%	76%	87%	75%	66%

Source: U.S. Census Bureau 2000, HUD and BBC Research & Consulting.

Exhibit III-40.
Values of Housing Occupied by Owners, by Household Income Range, 2002

Value	Household income less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Less than \$39,999	N/A	0%	0%	3%	5%	0%	0%
\$40,000 to \$49,999	N/A	0%	0%	0%	0%	2%	0%
\$50,000 to \$59,999	N/A	0%	4%	5%	9%	0%	0%
\$60,000 to \$69,999	N/A	41%	13%	7%	5%	0%	3%
\$70,000 to \$79,999	N/A	38%	10%	19%	4%	2%	2%
\$80,000 to \$89,999	N/A	0%	19%	16%	18%	9%	8%
\$90,000 to \$99,999	N/A	11%	9%	17%	9%	10%	3%
\$100,000 to \$199,999	N/A	11%	34%	20%	46%	71%	61%
\$200,000 to \$299,999	N/A	0%	7%	10%	1%	7%	20%
\$300,000 to \$499,999	N/A	0%	4%	3%	1%	0%	3%
\$500,000 or more	N/A	0%	0%	0%	0%	0%	0%
Total	N/A	100%	100%	100%	100%	100%	100%
Percent of households who are overpaying	N/A	100%	73%	33%	3%	0%	0%
Percent of households who might be underpaying	N/A	0%	0%	16%	51%	22%	77%

Source: U.S. Census Bureau American Community Survey, 2002; HUD; and BBC Research & Consulting. The ACS data for households earning less than \$10,000 were too limited to draw firm conclusions about the actual values of housing that is occupied by households in this income range.

Exhibit III-39 on the prior page suggests approximately three-quarters of households (76 percent) earning \$35,000 and more are occupying rental units that are “too affordable” to them. The rental units occupied by these households are mostly in the \$400 to \$799 price range. These units are also in demand by lower income households who are overpaying for housing. Renter households in this and higher income ranges that are underpaying for housing may be doing so because there is a lack of higher end rental housing. Most of these renters earn enough to purchase a single family home in the City.

Exhibit III-40 above suggests that the majority of homeowners earning less than \$35,000 are overpaying for housing. It also suggests that many of the households earning \$50,000 and more are probably occupying housing that is less expensive than they can afford, probably because higher end housing is in limited supply. This housing is also likely to be in demand by households earning lower incomes.

Gaps analysis interpreted. The gaps analysis in Exhibit III-38 shows where the market is under- and oversupplying housing, *assuming households desire to occupy housing that is exactly affordable for their income ranges*. In reality, the type and price of housing that households choose to occupy is a product of many factors, including preferences for location and design, expectations about future employment, personal situations and, of course, affordability. Exhibits III-41 and III-42 provide information about what price of housing households *are actually occupying*, according to their income ranges. The information on actual occupancies can be combined with the information from the gaps analysis to highlight areas in the housing market where policymakers may want to concentrate to bring the market into balance.

Occupancy/Affordability Matrix. The following two matrices show the number of units affordable to households at the HUD income levels *and* which households are occupying the units. For example, the first column in Exhibit III-41 shows that in 2002 there were 2,692 rental units affordable to households earning 30 percent or less than the MFI. Statistics on occupancy from the

2000 Census suggest that 1,523 of these units were occupied by households at the 0 to 30 percent MFI level. An additional 541 units were occupied by households earning 31 to 50 percent of the MFI and 384 units were occupied by households earning between 51 and 80 percent of the MFI. The rest of the units were occupied by households with higher incomes.

**Exhibit III-41.
Rental Occupancy/
Affordability Matrix**

Source:
BBC Research & Consulting.

	0-30%	31-50%	51-80%	81%+
Affordable to:	2,692	30,563	19,882	2,682
Occupied by:				
0-30%	1,523	7,492	2,175	257
31-50%	541	7,769	3,193	260
51-80%	384	9,396	5,856	559
81-100%	72	1,929	2,497	342
101-120%	87	2,339	3,027	415
>120%	85	1,639	3,133	849
Total units	2,692	30,563	19,882	2,682

**Exhibit III-42.
Owner Occupancy/
Affordability Matrix**

Source:
BBC Research & Consulting.

	0-30%	31-50%	51-80%	81-100%	101-120%	>120%
Affordable to:	2,289	6,066	23,485	13,591	9,963	13,809
Occupied by:						
0-30%	0	942	1,138	82	60	203
31-50%	0	835	2,409	674	494	760
51-80%	618	1,446	7,048	1,054	773	1,532
81-100%	755	883	2,708	1,264	927	912
101-120%	916	1,070	3,283	1,532	1,123	1,106
>120%	0	889	6,900	8,984	6,586	9,296
Total units	2,289	6,066	23,485	13,591	9,963	13,809

Reading across the columns shows which units are occupied by households of different income levels. For example, 1,523 of the households earning less than 30 percent of the AMI were living in units in their price range. However, 7,492 of these households were occupying rental units that had rents affordable to households earning 31 to 50 percent of MFI, and an additional 2,432 of these households were occupying even more expensive units.

The areas in the matrices that are lightly shaded match households with their affordability ranges. The darkly shaded areas show where the largest “mismatches” are occurring. It is in these areas where decisions about housing policy should be concentrated.

In sum, the occupancy/affordability matrices suggest the following:

Rental units

- A large proportion of the City's rental units are priced at a level affordable to households earning between 31 and 50 percent of the MFI (rents between \$460 and \$766) and 51 to 80 percent of the MFI (rents between \$767 and \$1,226).
- Many of the rental units affordable to the City's lowest income households are occupied by households with higher income, perhaps because of a shortage of units in their price ranges. Indeed, 9,400 units that are affordable to households earning between 31 and 50 percent of the MFI (incomes between \$18,390 and \$30,650) are actually being occupied by households earning between 51 and 80 percent of the MFI (\$30,650 to \$49,040).
- Additionally, the vast majority of the City's lowest income households (earning less than 30 percent of the MFI) are occupying units that are not affordable to them, because of a lack of units in their price ranges. Not all of these households are cost burdened; it is likely that some of these households are being assisted through the City's Section 8 program.

Owner occupied units

- The majority of the City's single family stock is valued at a level that is affordable to households earning between 51 and 80 percent of the MFI (between approximately \$107,000 and \$134,000). The greatest mismatch between affordability and housing value occurs for the highest income households. Indeed, the City's highest income households (earning more than 120 percent of the MFI, or \$73,560) are occupying 6,900 of the 23,485, or one-third, of the units affordable to low income households and 8,980 units or two-thirds of the units affordable to middle income households.

Cost burden. Housing affordability is typically evaluated by assessing the share of household income spent on housing costs. These costs include mortgages, real estate taxes, insurance, utilities, fuels, and, where appropriate, fees such as condominium fees or monthly mobile home costs. Households paying over 30 percent of their income for housing are often categorized as cost burdened. The 2002 Census provides estimates of cost burden by household and includes some information about the characteristics of households that experience cost burden.

Exhibits III-43 and III-44 show the percentage of household income paid in housing costs by renter and homeowners in Arlington in 2002. The Census data estimate that about 31 percent of the City's renter households – or about 18,000 renter households – and 15 percent of the city's homeowners (with and without a mortgage) – or about 10,000 households – were cost burdened in 2002.

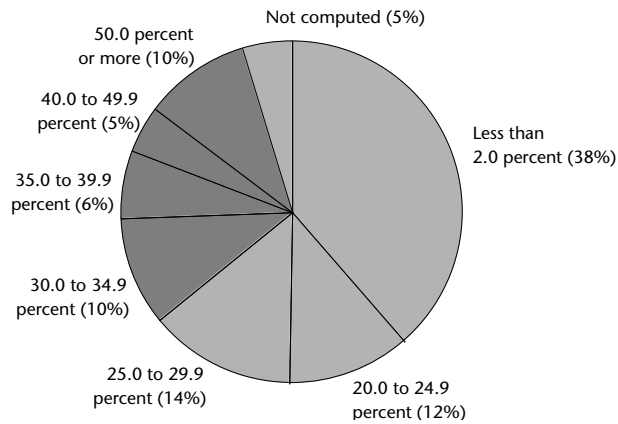
**Exhibit III-43.
Renters' Housing Costs as
a Percent of Household
Income, 2002**

Note:

Darkly shaded areas indicate cost burdened households.

Source:

U.S. Census Bureau American Community Survey, 2002.



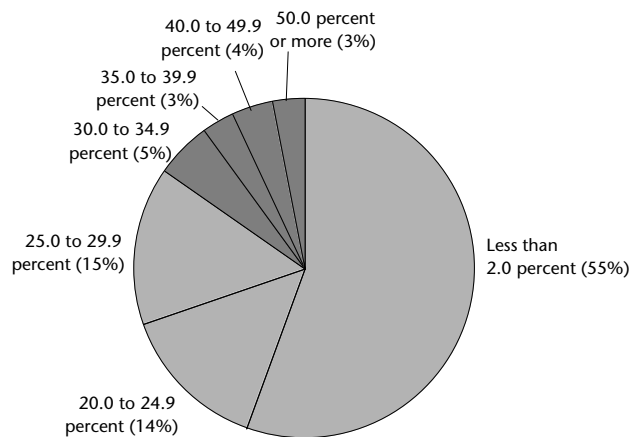
**Exhibit III-44.
Owners' Housing Costs as
a Percentage of
Household Income, 2002**

Note:

Darkly shaded areas indicate cost burdened households. Data includes owner households with and without a mortgage.

Source:

U.S. Census Bureau American Community Survey, 2002.



Exhibits III-45 and III-46 show the percentage of households that are cost burdened and not cost burdened by tenure, age and household income. For the City's renter households, cost burdened is greatest for the youngest and oldest households: 47 percent of households with householders between the age of 15 and 24 were cost burdened in 2002. The statistics show that homeowners between the ages of 15 and 24 are more likely to be cost burdened than others, which is not uncommon for younger and first time homebuyers.

**Exhibit III-45.
Housing cost burden by age, 2002**

	15-24 years old	25-34 years old	35-64 years old	65 years and over
Renter Households	10,126	19,808	24,156	2,453
Percent not cost burdened	53%	79%	73%	10%
Percent cost burdened	47%	21%	27%	57%
Owner Households	2,076	8,854	46,967	7,845
Percent not cost burdened	78%	88%	84%	91%
Percent cost burdened	22%	12%	16%	9%

Source: U.S. Census Bureau American Community Survey, 2002.

Note: The cost burden percentage for renters age 65 years and over is from 2000 Census data. The ACS data estimated this percentage at 90 percent, a dramatic increase from the 57 percent in 2000, which was unexplained.

Exhibit III-46 shows cost burden by HUD income categories. Lower income households are much more likely to be cost burdened than moderate- to high-income households.

Exhibit III-46.
Housing Cost Burden by HUD Income Categories, 2002

	Income Limit	Renter Occupied		Owner Occupied	
		Total	Percent Burdened	Total	Percent Burdened
Median Family Income (MFI)-HUD	\$61,300				
Extremely low-income (0-30% of MFI)	\$18,390	9,294	81%	3,506	70%
Very low-income (31-50% of MFI)	\$30,650	13,408	49%	5,397	55%
Low-income (51-80% of MFI)	\$49,040	13,916	25%	11,579	31%
Moderate-income (81-100% of MFI)	\$61,300	5,598	1%	8,186	10%
Middle-income (100-120% of MFI)	\$73,560	5,415	0%	8,175	9%
Upper-income (121% or greater of MFI)	\$73,560 +	8,912	0%	26,250	3%
Total		56,543	31%	63,091	18%

Note: Owner occupied data is from the 2000 Census and renter occupied data is from 2002 ACS.

Source: U.S. Census, 2000; U.S. Census Bureau American Community Survey, 2002; HUD; and BBC Research & Consulting.

In sum, Arlington households who are cost burdened are disproportionately likely to be renters, to have incomes less than \$31,000 (or 50 percent of the MFI); and, for renters, to be the City's youngest and oldest households.

Future Housing Needs

This section estimates the future housing needs of both new households and existing households in Arlington. It begins with an estimate of the needs of households that are expected to be created in Arlington between 2000 and 2010.

New households. To estimate the new and total households in need, we began with a forecast of household growth by household income levels (available from a commercial data provider). The data forecast an increase of approximately 18,000 households from 2000 to 2010. Growth is forecast to be in lower income and higher income households. This net growth in households at the low and high ends of the income spectrum will exacerbate Arlington's current shortage of low and high income units.

We estimate that of the 18,000 new households, 15,800 will prefer to be homeowners and 2,200 will prefer to be renters. Given Arlington's forecasted median house price, approximately 96 percent of those households wanting to be owners will be able to buy in Arlington⁵. The other 4 percent are likely to become "involuntary renters," that is, renters who would rather become homeowners but cannot afford to buy. These "involuntary renters" and households who choose to be renters are projected to total 3,000 in 2010. About half of these renters will be able to afford the market rent in 2010; about half will not⁶.

⁵ We based the growth in median home price on the average appreciation between 2000 and 2003. This produced a 2010 median price of approximately \$160,000.

⁶ The median rent is forecast to be \$1,094 in 2010, based on the growth in the median between 2000 and 2002.

The net change in household incomes is the result of changes in incomes for existing households, the level of existing households that leave Arlington, and the income levels of new households moving into Arlington. For example, a household currently making less than \$15,000 may be able to earn more, move into a more expensive apartment, and move into the \$15,000 to \$50,000 income category. A new household making less than \$15,000 may move into the first household's old apartment. The net result of the decisions of these two households is one net new household in the \$15,000 to \$50,000 category.

The dynamics between the change in household incomes and increased single family housing prices and rents should reduce the number of households who cannot afford the median priced home or apartment. *The majority of new households formed will be able to afford market rents and home prices.* The number of *new* households needing housing assistance is expected to be about 2,600 in 2010. These households will be the City's lowest income households, earning less than \$15,000 per year and, because of their low incomes, will be renters.

Needs of existing households by income level. Future needs of households in Arlington will be concentrated in the City's lowest income populations. American Community Survey data showed that only 60 renters with moderate to upper incomes (earning more than 80 percent of the MFI) were cost burdened in 2002. Cost burden in the City's moderate to upper income households was most prevalent for owners, where an estimated 2,000 homeowners were cost burdened in 2002. These households are likely cost burdened "by choice" – for example, taking on a higher mortgage payment in anticipation of future earnings increase – given the City's very affordable housing market and the large inventory of single family housing affordable to this segment of the population. The housing market is unlikely to change so significantly in the future that the City's moderate to upper income households' needs will grow. Therefore, we predict no new housing need for households earning more than 80 percent of the MFI in the next five years.

Data forecasts estimate a slight decline in the City's low income households (earning between 51 and 80 percent of MFI) between 2000 and 2010, a large decrease in the City's very low income households and an increase in extremely low income households. These income growth forecasts suggest that new housing need will be almost entirely concentrated in the City's extremely low income households, who will be renters. A conservative and "worst case scenario" estimate of the needs of the City's lowest income households shows additional needs for the City's extremely low income populations and unchanged needs for the City's very low and low income populations.

Needs of existing population by special need. To estimate the future needs of special needs populations, we started with estimates of existing need as demonstrated in the special needs analysis and as shown in CHAS and Census data. We assumed a growth rate of special needs populations that is similar to past growth rates of the number of persons living in poverty in the City, since most special needs populations have extremely low incomes.

Exhibit III-47 below summarizes the 2010 housing needs of Arlington citizens by type of household and special need. It shows both a low and high range of needs for special needs populations. The low estimate assumes a growth rate similar to the overall growth in households projected for the City; the high estimate assumes a growth rate similar to past growth of households in poverty.

**Exhibit III-47.
Estimate of Future
Housing Needs,
Arlington, 2010**

Note:

* Although Census data showed that there were households in the categories who were cost burdened in 2000, these households are likely to be cost burdened by choice, and, as such, have little true housing need.

Source:

U.S. Census Bureau and
BBC Research & Consulting.

	Number of Households in Need
Renter Households	
Extremely low- income	10,000
Very low-income	6,700
Low-income	3,500
Moderate-income	60
Middle-income	0
Upper-income	0
Owner Households	
Extremely low- income	2,500
Very low-income	3,000
Low-income	3,500
Moderate-income	0*
Middle-income	0*
Upper-income	0*
Special Needs	
Elderly	4,200 – 5,000
Small households	3,800 – 4,500
Large households	8,300 – 10,000
Section 8 tenant based families	7,500
Persons with HIV/AIDS	<500
Persons with disabilities	9,000 – 10,700

Top Housing Needs

This section of the Arlington Housing Needs Assessment provides an overview of the current state of housing in the City and a detailed analysis of gaps in housing supply, using a number of different methods to measure need.

The analysis conducted in this section showed that Arlington demonstrated three top housing needs in the City:

- **Older housing with condition problems, particularly multifamily housing.** An analysis of available measures of housing condition in the City found that about 3,300 single family and multifamily units had severe condition problems – lacking complete plumbing, complete kitchens and/or fuel. A more serious problem exists with overcrowding of multifamily units: approximately 6,800 units, or 12 percent of total rental units, are overcrowded. Finally, an estimated 5,000 single family and 5,800 rental units may contain lead-based paint.

- **High percentage of low-income, renter households overpaying for housing.** An analysis of the households who are paying more than 30 percent of their incomes for housing and, as such, are cost burdened, found that many of the households are renters earning less than \$18,000 per year. An estimated 7,500 renters making less than this amount were paying more than 30 percent of their incomes in rent in 2002. About 2,200 elderly renters were cost burdened and 4,800 young households were cost burdened in 2002. These households, many of whom are likely to be on the waiting list for Section 8 vouchers, would benefit from rental assistance to help reduce their cost burden.
- **Lack of higher end single family housing.** A comparison of the supply of housing to income levels of Arlington homeowners found that upper-income homeowners – i.e., those earning more than about \$74,000 per year – are largely occupying housing that is affordable to lower and middle income households. The gaps analysis showed that these 35,000 upper income homeowners have about 14,000 single family homes to choose from that are valued at their market level. As such, they are occupying homes of lesser values that are more affordable to other household income levels.

Comparison to 1999 Housing Needs Assessment. A comparison between the housing needs assessment conducted by BBC in 1999 shows that the City has fewer extremely low-income households with housing needs, as measured by the gap in housing existing and needed to affordably house this population. A comparison between the two studies showed a consistent need for higher end, executive housing and for ongoing support of services and housing that assist special needs populations.

Overview of Housing Programs

Section VIII of this report provides a summary of the programs currently available in Arlington to assist residents with their housing needs. These programs primarily consist of downpayment assistance for homeowners, rehabilitation grants for homeowners (including accessibility modifications), Section 8 vouchers, tenant based rental assistance, and low interest loans for rehabilitation to owners of affordable rental properties. Section IX – Conclusions and Recommendations, provides recommendations for modifying the programs based on this report's assessment of housing needs.

Peer Cities Comparison

This section compares indicators of Arlington's housing market to those in the Metroplex and peer cities. The peer cities include Anaheim, California; Aurora, Colorado; Colorado Springs, Colorado; Mesa, Arizona; and Riverside, California. These cities were selected because of their similarity to Arlington in population size, racial and ethnic diversity, proximity to major metropolitan areas, and economic base. The same comparison cities were used in the Socioeconomic Analysis section of this report to compare demographic and economic factors.

Vacancy and type of occupancy. According to the U.S. Bureau of the Census' American Community Survey (ACS), Arlington had a low homeowner vacancy rate and a high rental vacancy rate relative to peer cities and Metroplex cities. As shown in Exhibit III-48, Arlington had the second lowest homeowner vacancy rate (2.1 percent) behind Colorado Springs (0.9 percent). It should be noted that data were not available for most cities because the sample data used for the Census estimates were too small.

Exhibit III-48.
Comparison of Housing Occupancy, 2002

	Owner Occupied Housing Units	Rental Housing Units	Total Housing Units	Homeowner Vacancy Rate	Rental Vacancy Rate
Arlington	125,746	14,031	139,777	2.1%	12.0%
<i>Surrounding Areas</i>					
Dallas-Fort Worth CMSA	1,951,902	184,179	2,136,081	2.4%	9.5%
Dallas	443,942	59,220	503,162	4.2%	9.8%
Fort Worth	197,387	24,845	222,232	3.7%	11.5%
<i>Peer Cities</i>					
Colorado Springs	153,607	9,104	162,711	0.9%	9.6%
Mesa	164,967	22,831	187,798	2.6%	11.3%

Note: Vacancy data were only available for larger cities.

Source: 2002 American Community Survey and U.S. Census Bureau, 2000 Census.

Forty-five percent of Arlington's occupied housing units were occupied by renters in 2002; this was the third highest percentage of comparison cities. In Dallas, 56 percent of occupied units were occupied by renters; in Irving, 63 percent of units were renter occupied. In most of the surrounding areas and peer cities, between 30 and 40 percent of occupied units were rentals.

Exhibit III-49.
**Comparison of Housing
Tenure, 2000/2002**

Note:

The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source:

2002 American Community Survey and U.S. Census Bureau, 2000 Census.

	Owner Occupied		Rental Occupied		Total Housing Units
Arlington	69,203	55%	56,543	45%	125,746
<i>Surrounding Areas</i>					
Dallas-Fort Worth CMSA	1,189,647	61%	762,255	39%	1,951,902
Carrollton	25,657	66%	13,504	34%	39,161
Dallas	193,247	44%	250,695	56%	443,942
Fort Worth	116,906	59%	80,481	41%	197,387
Garland	48,043	66%	25,191	34%	73,234
Grand Prairie	26,742	61%	16,876	39%	43,618
Irving	28,439	37%	47,823	63%	76,262
Mesquite	28,882	66%	15,195	34%	44,077
Plano	55,725	69%	25,191	31%	80,916
<i>Peer Cities</i>					
Anaheim	56,356	50%	57,271	50%	113,627
Aurora	82,358	69%	36,520	31%	118,878
Colorado Springs	94,986	62%	58,621	38%	153,607
Mesa	113,573	69%	51,394	31%	164,967
Riverside	62,711	65%	33,743	35%	96,454

Exhibit III-50 shows the housing units in each city and the Metroplex by size and type. Fifty-nine percent of Arlington's housing stock in 2002 was one-unit detached and attached structures, with the vast majority detached units (single family homes). This was a slightly lower percentage of single family housing stock than the percentage in peer cities. With the exception of Anaheim, Irving and Dallas, one-unit structures made up between 60 and 75 percent of the total housing units in most peer cities.

Arlington's percentage of housing stock that was made up of larger (20 unit or more) multifamily complexes in 2002 (9.5 percent) was higher than the percentage of most other cities in the Metroplex. In addition, Arlington had a higher percentage of medium-sized multifamily housing units (having between 5 and 19 units) than the other cities. Indeed, one-fourth of Arlington's housing stock in 2002 was comprised of such units (only Irving and Dallas had higher percentages). The percent of Arlington's housing stock that was made up of mobile homes was about average compared to other areas in the Metroplex and lower than peer cities.

Exhibit III-50.
Comparison of Unit Type, 2000/2002

	Total Housing Units	1-unit detached	1-unit attached	Total 1-unit	2-units	3 or 4 units	5 to 9 units	10 to 19 units	Total 5 to 19 units	20 or more units	Mobile Home	Boat, RV, van, etc.
Arlington	139,777	53.7%	5.6%	59.3%	2.3%	2.9%	10.5%	14.0%	24.5%	9.5%	1.6%	0.0%
<i>Surrounding Areas</i>												
Dallas-Fort Worth CMSA	2,136,081	60.7%	3.0%	63.6%	2.4%	3.6%	7.5%	9.6%	17.1%	8.4%	4.8%	0.1%
Carrollton	40,533	65.3%	4.3%	69.7%	0.7%	4.1%	9.0%	6.6%	15.5%	1.9%	6.4%	1.0%
Dallas	503,162	44.2%	3.1%	47.4%	2.7%	4.4%	12.5%	15.5%	28.1%	16.8%	0.7%	0.0%
Fort Worth	222,232	65.8%	2.5%	68.3%	3.0%	5.3%	6.6%	7.3%	13.9%	7.8%	1.8%	0.0%
Garland	75,277	71.1%	4.2%	75.3%	0.6%	3.8%	6.3%	5.6%	11.9%	2.3%	0.1%	0.0%
Grand Prairie	46,261	62.8%	3.8%	66.6%	1.3%	3.9%	6.8%	6.9%	13.8%	10.4%	3.9%	0.1%
Irving	80,315	38.1%	2.7%	40.8%	1.1%	6.3%	13.3%	15.2%	28.4%	6.0%	1.5%	0.1%
Mesquite	46,411	71.4%	2.8%	74.2%	0.3%	3.1%	6.9%	6.0%	12.9%	3.2%	0.2%	0.1%
Plano	86,107	69.0%	1.9%	70.9%	0.4%	3.3%	7.5%	6.2%	13.8%	2.6%	0.5%	0.2%
<i>Peer Cities</i>												
Anaheim	117,332	43.7%	6.7%	50.4%	1.3%	5.1%	8.6%	10.0%	18.6%	22.2%	2.4%	0.0%
Aurora	121,659	51.8%	10.6%	62.4%	0.5%	2.7%	3.9%	15.3%	19.2%	12.7%	2.4%	0.0%
Colorado Springs	162,711	59.9%	6.6%	66.4%	2.7%	5.0%	5.1%	5.8%	10.9%	12.3%	2.7%	0.0%
Mesa	187,798	53.3%	6.0%	59.3%	4.4%	5.1%	6.7%	3.5%	10.1%	5.7%	14.9%	0.5%
Riverside	97,368	70.4%	3.5%	73.8%	3.4%	3.2%	4.6%	3.4%	8.0%	9.3%	2.3%	0.0%

Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: 2002 American Community Survey and U.S. Census Bureau, 2000 Census.

Migration. Exhibit III-51 presents Census data about when residents moved into the units they were occupying in 2002. As shown in Exhibit III-51, 44 percent of Arlington residents moved into the units they occupied in 2002 after 2000. Seventy-two percent of Arlington residents moved since 1995. Arlington had a higher percentage of "recent movers" than most peer cities and the Metroplex overall.

Exhibit III-51.
Comparison of Year Householder Moved into Unit

	Total Occupied Housing Units	2000 or later	1995 to 1999	1990 to 1994	1980 to 1989	1970 to 1979	1969 or earlier
Arlington	125,746	44.0%	29.0%	11.0%	10.0%	5.0%	2.0%
<i>Surrounding Areas</i>							
Dallas-Fort Worth CMSA	1,951,902	39.0%	28.0%	11.0%	10.0%	7.0%	5.0%
Carrollton	39,161	n/a	59.7%	18.9%	14.5%	5.6%	1.4%
Dallas	443,942	44.0%	26.0%	9.0%	8.0%	7.0%	6.0%
Fort Worth	197,387	39.0%	26.0%	11.0%	9.0%	7.0%	8.0%
Garland	73,234	n/a	53.0%	14.6%	14.8%	9.2%	5.2%
Grand Prairie	43,618	n/a	58.0%	15.0%	14.0%	8.0%	5.0%
Irving	76,262	n/a	70.4%	11.2%	7.7%	5.4%	5.2%
Mesquite	44,077	n/a	54.9%	16.4%	14.4%	8.2%	6.2%
Plano	80,916	n/a	65.5%	17.2%	11.9%	4.7%	0.8%
<i>Peer Cities</i>							
Anaheim	113,627	30.0%	32.0%	15.0%	10.0%	7.0%	6.0%
Aurora	118,878	46.0%	27.0%	12.0%	7.0%	6.0%	1.0%
Colorado Springs	153,607	46.0%	26.0%	10.0%	8.0%	6.0%	3.0%
Mesa	164,967	39.0%	34.0%	11.0%	12.0%	3.0%	1.0%
Riverside	96,454	42.0%	28.0%	8.0%	11.0%	6.0%	6.0%

Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Data for occupied housing units in Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano from 1995 to 1999 includes housing units up to March of 2000.

Source: 2002 American Community Survey and U.S. Census Bureau, 2000 Census.

Condition. Exhibits III-52 and III-53 provide a comparison of housing condition indicators between Arlington, the Metroplex, and the peer cities. As shown in Exhibit III-51, Arlington has a relatively high percentage of housing units that are lacking complete plumbing or complete kitchen facilities compared to peer cities and the Metroplex (however, the number of Arlington's units with these conditions is extremely low). The City also has a higher percentage of housing units that are not connected to land telephone lines relative to peer cities outside of the Metroplex. The percentage of units without telephone service in Arlington is similar to that of other cities in the Metroplex, which could indicate a preference for households in the Metroplex to rely on cellular phones rather than a telephone connected to their places of residence.

**Exhibit III-52.
Select Housing Condition
Characteristics,
2000/2002**

Note:

The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source:

2002 American Community Survey and U.S. Census Bureau, 2000 Census.

	Lacking complete plumbing facilities	Lacking complete kitchen facilities	No telephone service available
Arlington	1.3%	1.0%	3.4%
<i>Surrounding Areas</i>			
Dallas-Fort Worth CMSA	0.4%	0.4%	3.2%
Carrollton	0.4%	0.6%	0.9%
Dallas	0.3%	0.3%	4.3%
Fort Worth	1.1%	1.0%	2.8%
Garland	0.5%	0.5%	1.4%
Grand Prairie	0.4%	0.6%	0.5%
Irving	0.3%	0.5%	2.3%
Mesquite	0.3%	0.8%	1.5%
Plano	0.2%	0.5%	0.4%
<i>Peer Cities</i>			
Anaheim	0.3%	0.4%	1.6%
Aurora	0.0%	0.2%	3.1%
Colorado Springs	0.1%	0.1%	4.2%
Mesa	0.0%	0.4%	3.6%
Riverside	0.4%	0.6%	0.0%

Exhibit III-53 shows measures of overcrowding. Overcrowded units are defined by HUD as having more than 1.0 occupants per room. The data show that Arlington has a similar or lower percentage of its housing units that are overcrowded (6 percent) relative to the peer cities.

**Exhibit III-53.
Comparison of
Overcrowding,
2000/2002**

Note:

The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source:

2002 American Community Survey and U.S. Census Bureau, 2000 Census.

	Occupants per room		
	1.00 or less	1.01 to 1.50 (overcrowded)	1.51 or more (severely overcrowded)
Arlington	93%	6%	1%
<i>Surrounding Areas</i>			
Dallas-Fort Worth CMSA	94%	4%	5%
Carrollton	93%	4%	4%
Dallas	91%	5%	4%
Fort Worth	94%	5%	1%
Garland	88%	6%	6%
Grand Prairie	75%	6%	6%
Irving	86%	7%	7%
Mesquite	93%	4%	2%
Plano	96%	2%	2%
<i>Peer Cities</i>			
Anaheim	83%	9%	8%
Aurora	96%	2%	2%
Colorado Springs	94%	4%	2%
Mesa	93%	4%	2%
Riverside	90%	7%	4%

Affordability. Exhibits III-54 and III-55 compare the percentage of households who are cost burdened in Arlington with the surrounding areas. The first exhibit shows the percentage of homeowners who are cost burdened and is divided into two categories – homeowners with a mortgage and those without a mortgage. The second exhibit shows the percentage of *renters* who are cost burdened. Households are considered cost burdened if they are paying more than 30 percent of their gross household income in housing costs (rent or mortgage payment).

Exhibit III-54.
Percent of Homeowners Who Are Cost Burdened, 2000/2002

	Total Housing Units	Housing Units Without a Mortgage							Total	Not Computed
		Less than 10%	10.0% to 14.9%	15.0% to 19.9%	20.0% to 24.0%	25.0% to 29.9%	30.0% to 34.9%	35.0% or more		
Arlington	13,088	49%	21%	2%	14%	9%	2%	3%	5%	0%
<i>Surrounding Areas</i>										
Dallas-Fort Worth CMSA	293,182	42%	23%	9%	8%	4%	3%	10%	14%	1%
Carrollton	3,017	53%	20%	10%	5%	3%	2%	6%	8%	1%
Dallas	63,488	37%	22%	10%	7%	3%	5%	15%	20%	1%
Fort Worth	38,937	36%	25%	10%	9%	6%	5%	8%	13%	0%
Garland	10,053	45%	23%	11%	7%	3%	2%	8%	10%	1%
Grand Prairie	5,302	47%	21%	10%	5%	5%	3%	7%	10%	2%
Irving	7,536	49%	22%	10%	6%	4%	2%	6%	8%	1%
Mesquite	5,936	47%	23%	10%	6%	4%	2%	6%	8%	2%
Plano	5,862	50%	21%	11%	6%	2%	2%	7%	9%	1%
<i>Peer Cities</i>										
Anaheim	9,990	49%	14%	7%	0%	0%	0%	23%	23%	7%
Aurora	9,568	57%	9%	14%	4%	0%	6%	10%	15%	0%
Colorado Springs	16,830	64%	12%	4%	7%	9%	0%	5%	5%	0%
Mesa	16,720	60%	10%	11%	3%	2%	3%	11%	13%	0%
Riverside	9,607	56%	9%	13%	3%	2%	0%	7%	7%	10%

Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: 2002 American Community Survey and U.S. Census Bureau, 2000 Census.

Exhibit III-54. (continued)
Percent of Homeowners Who Are Cost Burdened, 2000/2002

	Housing Units With a Mortgage						Total	Not Computed
	Total Housing Units	Less than 21%	20.0% to 24.9%	25.0% to 29.9%	30.0% to 34.9%	35.0% or more		
Arlington	52,654	51%	15%	17%	6%	11%	17%	0%
<i>Surrounding Areas</i>								
Dallas-Fort Worth CMSA	772,931	43%	18%	13%	7%	18%	25%	0%
Carrollton	20,998	50%	19%	11%	7%	13%	20%	0%
Dallas	109,670	37%	16%	13%	6%	26%	33%	2%
Fort Worth	72,182	34%	17%	14%	13%	22%	35%	0%
Garland	35,704	49%	17%	11%	7%	15%	22%	0%
Grand Prairie	18,763	49%	19%	11%	6%	15%	21%	0%
Irving	18,208	52%	17%	9%	6%	15%	21%	1%
Mesquite	21,841	50%	19%	11%	6%	14%	20%	0%
Plano	47,398	50%	19%	11%	6%	13%	19%	0%
<i>Peer Cities</i>								
Anaheim	39,548	29%	17%	12%	6%	36%	42%	0%
Aurora	55,940	27%	18%	16%	13%	27%	39%	0%
Colorado Springs	68,548	41%	16%	15%	7%	21%	28%	0%
Mesa	71,654	37%	23%	15%	2%	23%	26%	0%
Riverside	50,992	29%	17%	19%	10%	25%	36%	0%

Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: 2002 American Community Survey and U.S. Census Bureau, 2000 Census.

Exhibit III-55.
Percent of Renters Who Are Cost Burdened, 2000/2002

	Less than 15%	15.0% to 19.9%	20.0% to 24.0%	25.0% to 29.9%	30.0% to 34.9%	35.0% or more	Total	Not Computed
Arlington	20%	18%	12%	14%	10%	21%	31%	5%
<i>Surrounding Areas</i>								
Dallas-Fort Worth CMSA	14%	16%	14%	11%	8%	31%	40%	4%
Carrollton	17%	20%	18%	13%	7%	21%	29%	3%
Dallas	12%	15%	15%	11%	8%	36%	44%	0%
Fort Worth	14%	18%	13%	13%	7%	31%	38%	4%
Garland	19%	18%	15%	11%	8%	24%	32%	4%
Grand Prairie	20%	17%	15%	12%	7%	25%	32%	5%
Irving	20%	19%	17%	12%	8%	21%	30%	3%
Mesquite	16%	18%	16%	13%	8%	25%	33%	4%
Plano	19%	19%	16%	13%	8%	22%	30%	3%
<i>Peer Cities</i>								
Anaheim	8%	13%	13%	10%	10%	43%	52%	4%
Aurora	13%	17%	12%	6%	15%	35%	50%	1%
Colorado Springs	13%	12%	17%	10%	7%	37%	43%	4%
Mesa	13%	8%	16%	9%	10%	40%	50%	4%
Riverside	7%	12%	14%	11%	6%	45%	51%	4%

Note: The most recent available data for Carrollton, Garland, Grand Prairie, Irving, Mesquite and Plano is from the 2000 Census. American Community Survey does not estimate 2002 data for cities smaller than 250,000 persons.

Source: 2002 American Community Survey and U.S. Census Bureau, 2000 Census.

The data paint a very positive picture of Arlington in terms of cost burden: The City has a much lower percentage of homeowner and renter households that are cost burdened than cities in the Metroplex, the other peer cities, and the Metroplex overall. The data show that the City of Arlington is largely affordable to its residents relative to other areas. In particular, the City's housing is very affordable for its homeowners.

In addition to affordability, cost burden is used to estimate the number of households who could be at risk of homelessness. Arlington's low percentage of households who are cost burdened suggests that fewer City residents are at-risk of becoming homeless and/or needing housing assistance relative to other areas.

Assisted Housing Stock. The following exhibit compares the number of Section 8 vouchers and public housing units, in addition to waiting lists, of the Arlington Housing Authority with housing authorities in the peer cities outside of the Metroplex. It should be noted that the Housing Authority in Riverside covers the entire county.

Exhibit III-56.
Comparison of Housing Authority Programs, 2004

	Arlington	Anaheim	Aurora	Colorado Springs	Mesa	County of Riverside
Section 8 Programs						
Section 8 Tenant-Based Rental Assistance	3,260	6,166	1,083	2,043	1,552	8,053
Section 8 Mod Rehab	0	0	376	0	0	260
Section 8 New Construction	0	0	93	0	0	0
Total Section 8	3,260	6,166	1,552	2,043	1,552	8,313
As a Percentage of Total Households	2.5%	6.2%	1.4%	1.4%	0.9%	1.4%
As a Percentage of Households Earning Less Than \$10,000	41.7%	107.0%	27.2%	21.7%	17.7%	19.3%
Public Housing Units						
Public Housing Units	0	0	201	707	0	484
As a Percentage of Total Housing Units	0%	0%	0.17%	0.43%	0%	
Waiting Lists						
Combined Section 8 and Public Housing	4,759	8,522	2,549	5,696	939	44,796
Section 8 Tenant-Based Rental Assistance	4,759	8,522	745		939	23,620
Section 8 Mod Rehab			1,012			
Section 8 New Construction			221			
Public Housing	n/a	n/a	571		n/a	21,176

Source: BBC interviews with housing authorities and most recent Agency Plans.

As shown above, Arlington has the third highest number of Section 8 certificates and vouchers with 3,260 (as of May 2004). Arlington also has the third highest number of households on its waiting list (excluding Riverside County). Arlington remains one of three comparable cities (Anaheim and Aurora) that does not own any public housing units.

Overall, Arlington has the second highest percentage of Section 8-assisted units to total households and households earning less than \$10,000. Only Anaheim has a larger inventory of Section 8 units relative to household numbers. This means that a relatively greater share of Arlington's low-income households are receiving housing assistance than in the other peer cities, except for Anaheim.

Summary

- Census data in 2002 reported 139,777 housing units in Arlington, a 7 percent increase from 2000. Recent development trends show an emphasis on the development of single family housing, rather than rental housing.
- In general, affordable housing in Arlington is not highly concentrated. An examination of the residences of households receiving Section 8 from the Arlington Housing Authority showed a fairly wide dispersion of these households throughout the City, with the exception of some areas in the north, east and southeast. The housing choice voucher program in Arlington appears to have distributed affordable housing opportunities throughout much of the City.
- On average, just 15 percent of the approximately 25,000 UTA students are living in on-campus housing. The University reports a demand for 2 bedroom units near the school, as well as expanded commercial and retail services, especially a grocery store.
- About 2 percent of the City's owner occupied units and 3 percent of rental units have major condition problems. Three percent of owner occupied and 12 percent of rental units are overcrowded. An estimated 7 percent of owner occupied units and 10 percent of rental units may contain lead-based paint.
- Arlington is a very affordable place to live, particularly for homeowners. The median price of a home in 2003 was estimated at \$120,000. The price of single family housing has been on an upward trend, with housing values shifting from less than \$100,000 to the \$100,000 to \$200,000 range. Rents have also been on an upward trend, although recent market data show that prices have been flat recently. The Census estimated the median rent at \$708 in 2002.
- A comparison of the supply of owner occupied and renter occupied housing affordable to Arlington households at various income levels found a need for rental units affordable to households earning less than \$18,000 and earning more than \$60,000 per year. The analysis also showed a need for single family housing to serve households earning more than \$74,000.
- Census data on the percentage of households who are paying more than 30 percent of their incomes in housing and, as such, are cost burdened, showed that almost twice as many renters are cost burdened as owners. Ten thousand homeowners (15 percent) are paying more than 30 percent of their incomes in housing costs; 2,500 earn less than \$18,000 per year. About 18,000 renters (31 percent) are paying more than 30 percent of their incomes in rents – 7,500 are extremely low-income; 4,800 are young households; and 2,200 are elderly.

- A comparison of Arlington's housing market conditions with those of peer cities and the Metroplex showed a very positive picture of Arlington in terms of affordability: The City has a much lower percentage of homeowner and renter households that are cost burdened than cities in the Metroplex, other peer cities, and the Metroplex overall. The data show that the City of Arlington is largely affordable to its residents relative to other areas. In particular, the City's housing is very affordable for its homeowners. Arlington also is a better provider of housing assistance to its residents as measured by number and percentage of households assisted than other areas.

SECTION IV.

Redevelopment Analysis

SECTION IV.

Redevelopment Analysis

This section discusses the link between economic growth and residential and associated retail redevelopment in the City of Arlington.

Arlington's neighborhoods are assets. In an economic development sense, however, some of these assets are underperforming. They are not meeting their full potential for dynamic residential and commercial activity. By redeveloping key Arlington neighborhoods, the City can increase its economic competitiveness and attract new high-income residents and associated retail spending.

We have identified several Arlington neighborhoods that could benefit from redevelopment based on a nine-step "filtering" process that examines indicators of neighborhood fragility. When planning the redevelopment of these areas, the City may have to employ multiple funding sources to entice private sector participation. This section concludes by examining two case studies with hypothetical redevelopment scenarios for retail and multifamily developments.

Relationship to Other Research

In November 2002, the City of Arlington's Department of Planning and Development Services produced a "Priority Funding Area Analysis" of the City's 10 major employment centers. The purpose of that document was to "assist decision-makers in focusing on those areas that are promising candidates for targeted capital investment by the public sector."¹

At the outset of this housing study in April 2004, the City of Arlington's Department of Neighborhood Services requested that BBC conduct a similar analysis focusing on residential and associated neighborhood retail redevelopment opportunities in the city.

This section, therefore, is intended to **complement not replace** the 2002 research. It uses a different set of "filtering variables" than the earlier research, as recommended by both the Department of Planning and Development Services and the Department of Neighborhood Services.

Summary results are reported for the four neighborhoods specified by City staff and elected officials for analysis. This should not imply, however, that those areas have the most need for redevelopment or are the most prime for redevelopment. The screening process applied herein could be used to analyze any residential or mixed-used neighborhood in Arlington. Data are thus mapped for the entire city to let readers draw their own conclusions.

¹ Priority Funding Area Analysis, City of Arlington Department of Planning and Development Services, November 2002, page 1.

Employment Growth and Neighborhood Redevelopment

Over the next five years, Tarrant County is projected to add over 140,000 jobs. Exhibit IV-1 below demonstrates that nearly one-third of these new jobs – almost 42,000 positions – will be in the relatively high-paying fields of management, computer science or financial services.

Exhibit IV-1.
Expected Number of Job Openings from 2000 to 2010

Occupation	Number of Job Openings	Occupation	Number of Job Openings
Total All Occupations	143,610	Material Moving Workers	4,290
Office and Administrative Support Occupations	17,590	Health Diagnosing and Treating Practitioners	3,940
Sales and Related Occupations	13,100	Healthcare Support Occupations	3,820
Food Preparation and Serving Related Occupations	11,280	Other Protective Service Workers	3,700
Management Occupations	10,850	Retail Salespersons	3,620
Transportation and Material Moving Occupations	10,790	Other Management Occupations	3,350
Education, Training, and Library Occupations	10,200	Material Recording, Scheduling, Dispatching, and Distributing	3,340
Food and Beverage Serving Workers	8,410	Security Guards	3,320
Information and Record Clerks	8,120	Top Executives	3,070
Construction and Extraction Occupations	7,840	Building Cleaning and Pest Control Workers	3,040
Production Occupations	7,470	Other Sales and Related Workers	3,020
Computer and Mathematical Occupations	7,400	Child Care Workers	2,970
Computer Specialists	7,380	Health Technologists and Technicians	2,850
Healthcare Practitioners and Technical Occupations	7,060	Business Operations Specialists	2,800
Retail Sales Workers	6,710	Operations Specialties Managers	2,740
Protective Service Occupations	6,530	Waiters and Waitresses	2,730
Personal Care and Service Occupations	6,350	Cashiers	2,550
Installation, Maintenance, and Repair Occupations	5,830	Other Installation, Maintenance, and Repair Occupations	2,420
Primary, Secondary, and Special Education School Teachers	5,830	Other Production Occupations	2,410
Construction Trades Workers	5,520	Office Clerks, General	2,380
Customer Service Representatives	5,460	Cooks and Food Preparation Workers	2,360
Motor Vehicle Operators	5,020	Registered Nurses	2,360
Business and Financial Operations Occupations	4,810	Other Office and Administrative Support Workers	2,320
Combined Food Preparation and Serving Workers, Including Fast Food	4,750	General and Operations Managers	2,290
Building and Grounds Cleaning and Maintenance Occupations	4,430	Vehicle and Mobile Equipment Mechanics, Installers	2,260
Other Personal Care and Service Workers	4,410	Architecture and Engineering Occupations	2,230

Source: Texas Labor Market Information.

Amidst this good economic news, the City of Arlington faces two key questions:²

1. How many of these higher income professionals will choose to live in Arlington?
2. How much of their disposable income will be spent on retail goods and personal services within Arlington?

It is clearly in Arlington's best interest to capture as large a share as possible of the professionals who fill these jobs and their spending power. The more success Arlington has in attracting these new high income residents, the more the City coffers will benefit from increased sales tax, assessed valuation and property tax, and spin-off economic activity from support jobs and positions. Moreover, Arlington's reputation as a viable and desirable "live/work" address across the Metroplex will be enhanced.

However, there is significant work to be done for the City to attract this new growth and development. Exhibit IV-2 demonstrates that only 21 percent of all Arlington residents are currently employed in these higher income management and professional positions.

² The question: "How many of these higher paying jobs will be physically located within City limits versus other parts of Tarrant County is addressed by the City of Arlington Department of Planning and Development Services [Priority Funding Area Analysis](#).

**Exhibit IV-2.
Occupations of
Arlington Residents,
2000**

Source:
U.S. Census 5 percent PUMS and
BBC Research & Consulting.

Occupation	Total	
Executives, Managers	20,007	9.2%
Agents, Buyers, Analysts, Accountants	11,105	5.1%
Computers, Actuaries	6,797	3.1%
Architects, Engineers	5,783	2.7%
Scientists, Economists, Urban Planners	816	0.4%
Counselors, Clergy	2,580	1.2%
Lawyers, Judges, Legal Workers	2,034	0.9%
Teachers, Education	12,067	5.5%
Designers, Athletes, Entertainers	4,210	1.9%
Health Care	8,192	3.8%
Health Care Aids/Assistants	2,623	1.2%
Protective Services	3,564	1.6%
Restaurant Workers	10,356	4.7%
Maintenance Workers	6,199	2.8%
Other Workers	6,626	3.0%
Retail, Sales Agents	29,299	13.4%
Operators, Clerks	40,097	18.4%
Outdoor, Agricultural Workers	294	0.1%
Carpenters, Construction, Trade	8,442	3.9%
Repairers, Technicians, Installers	8,351	3.8%
Assemblers, Food Workers, Operators, Metal, Leather, Textiles	14,951	6.9%
Transportation	12,470	5.7%
Military	64	0.0%
Military, Rank Not Specified (Census only)	1,146	0.5%
Total of those employed	218,073	100.0%

In the future, Arlington residents will continue to be underrepresented among the most desirable professions in Tarrant County if the current trend of 21 percent continues. If the City is to capture at least its proportionate share of these and new residents between now and 2010 (i.e., increase its share by almost half from 21 percent to 30 percent), it must be able to offer a diverse selection of exciting and desirable residential neighborhoods and unique retail opportunities.

Because Arlington is nearly built-out and lacks immediate annexation opportunities, it has a competitive disadvantage in attracting its fair share of the expected new jobs, residents and associated retail spending. One way for Arlington to overcome this disadvantage is to redevelop existing neighborhoods to make them more desirable to the 42,000 potential new residents and merchants who will serve them.

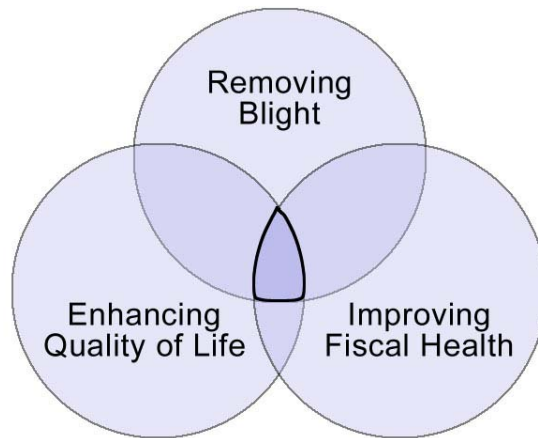
The remainder of this document further explains why Arlington is interested in neighborhood renewal and identifies potential redevelopment neighborhoods. Identifying the neighborhoods that could most benefit from redevelopment is a 2-step process — identifying potential areas in need of redevelopment and then determining if the neighborhoods are located in prime redevelopment areas. This section concludes by offering case studies in how the City might partner with private sector developers to spur redevelopment.

Why is the City Interested in Neighborhood Redevelopment?

The City has an important stake in redeveloping certain neighborhoods in Arlington. Exhibit IV-3 below provides a conceptual map of how the City can benefit from such neighborhood renewal.

Exhibit IV-3. Benefits of Encouraging Neighborhood Redevelopment

Source:
BBC Research & Consulting.



Some neighborhoods in Arlington currently face urban blight conditions, as denoted by high vacancies, low property values, and public health and safety concerns. A blight designation makes these neighborhoods eligible for targeting Federal Community Development Block Grant (CDBG) funds. By removing blight through new development, Arlington can improve the health and safety of its citizenry as well as visual aesthetics of the City. The latter is especially important because developers will be more willing to consider Arlington knowing that pockets of contiguous or nearby blight will not threaten the market value of their investment.

In addition to removing blight, neighborhood redevelopment can also enhance the quality of life for all types of Arlington residents. For example, new forms of residential product types (e.g., in-fill townhomes, condominiums, etc.) give citizens more options to age in place or remain in Arlington when they become "empty nesters." Similarly, new forms of commercial development may fill retail or office niches in Arlington so that residents have more convenient access to specialty goods and personal services. If neighborhood redevelopment includes public assets such as park and recreation amenities, arts and cultural venues, or education facilities, this can also enhance quality of life.

Finally, neighborhood redevelopment can improve Arlington's fiscal health. As demonstrated by recent budget difficulties, the City is highly reliant on sales tax and tourism-related spending. New development in certain neighborhoods can at least stabilize and perhaps increase property values, thus leading to higher property tax yields. Moreover, new shops and offices can reduce retail spending "leakage" out of Arlington and keep more of resident sales tax within the City limits. Certain development projects might even "import" sales tax from neighboring communities.

As demonstrated in Exhibit IV-3, the City receives the most benefit from development projects that achieve all three of these goals. Arlington should be especially interested in redeveloping currently blighted neighborhoods with new residential and commercial development that enhances citizen's quality of life and improves the City's fiscal health.

Prioritizing Redevelopment Opportunities

Economic growth in the form of new professional jobs and high-income residents is projected to affect Tarrant County between now and 2010. It is also apparent that Arlington may not receive its fair share of these residents in the future if it maintains the current trend.

In order to become more competitive, Arlington will likely have to redevelop certain neighborhoods to attract residential and commercial development. Because the City is landlocked and few large vacant parcels remain, neighborhood redevelopment will be particularly important in attracting new growth. Where do these redevelopment opportunities lie?

The following exhibit lists the eight variables used in this analysis to help determine possible redevelopment areas. Each variable was assigned a weight or level of importance based on interviews with City officials. The variables were developed into maps that serve as a “filtering” process. By identifying and mapping variables typically associated with fragile neighborhoods, the analysis can help to pinpoint areas that are likely candidates for public investment in the hopes of attracting private development. All maps use the most recent available data provided by either the City or the U.S. Census Bureau. After identifying potential warning signs, the second step involved determining if these neighborhoods were located in prime redevelopment areas.

Exhibit IV-4. Importance of “Filtering” Variables for Redevelopment

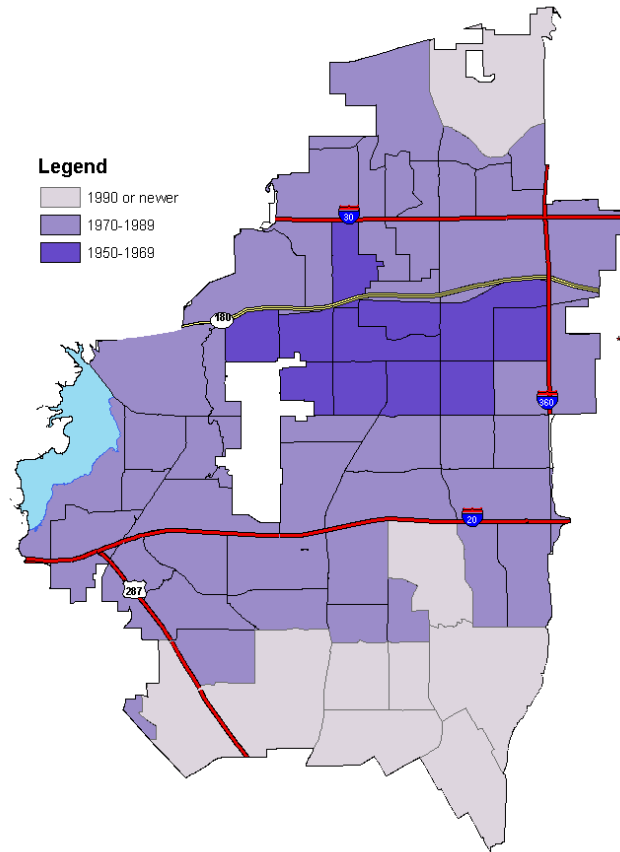
Source:
City of Arlington and BBC Research &
Consulting.

Variable	Low	Medium	High
Age of housing stock	√		
Property value			√
High crime areas		√	
Code violations	√		
Vacant land			√
Owner occupied vacancy			√
Renter vacancy			√
Delinquent property taxes			√

Age of housing stock. Age of housing stock is a logical place to start. Highlighted Census Tracts have the majority of housing units in one of the following age categories: 1950 to 1969, 1970 to 1989, and 1990 and newer. No Census Tract in the City had the majority of housing units built before 1950. As shown on the following page, most units were built between 1970 and 1989.

**Exhibit IV-5.
Age of Housing
Stock by Census Tract**

Source:
U.S. Census Bureau, 2000 Census and BBC
Research & Consulting.

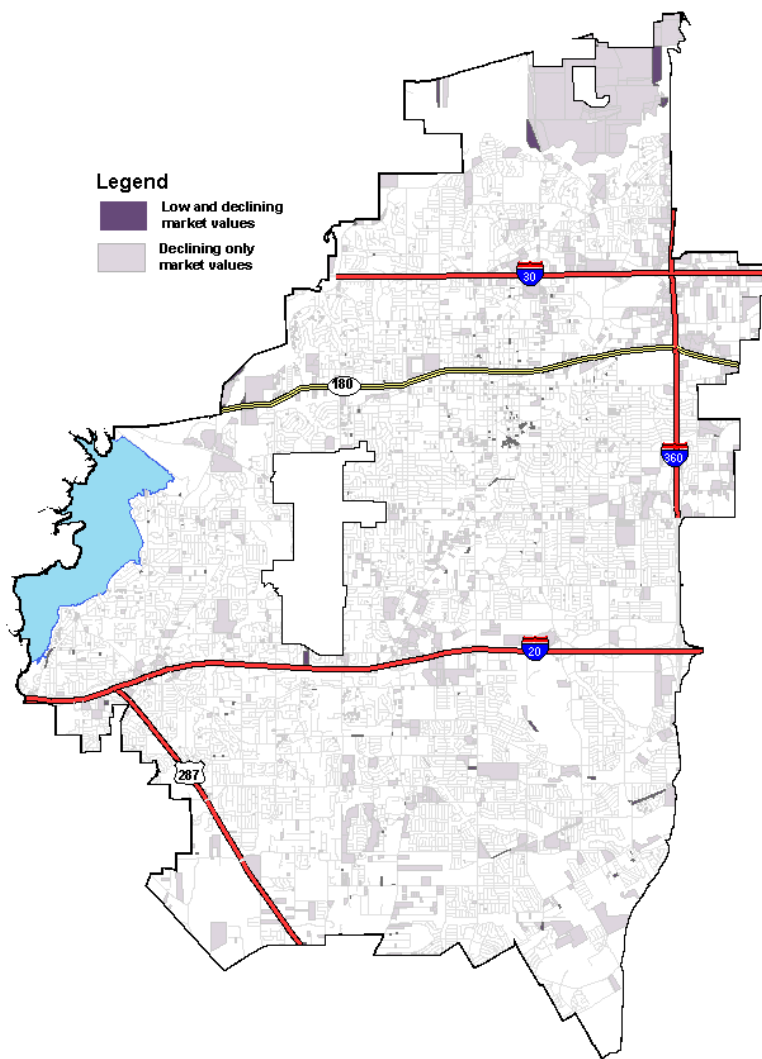


It is not surprising that the older housing stock exists in central Arlington while newer housing stock is located in more suburban Census Tracts. While older than average housing stock does not necessarily mean any given neighborhood is fragile, it can suggest a higher incidence of lead-based paint and lower property values.

Property values. Another warning sign of neighborhoods in need of redevelopment is low *and/or* declining market valuation. Exhibit IV-6 shows parcels that had market values less than the 2003 Citywide average of \$174,402. Parcels were further considered problematic if the 2003 market value was low *and* declined from 2000 to 2003.

**Exhibit IV-6.
Low and Declining
Market Value, 2000-2003**

Source:
City of Arlington GIS Department and BBC
Research & Consulting.



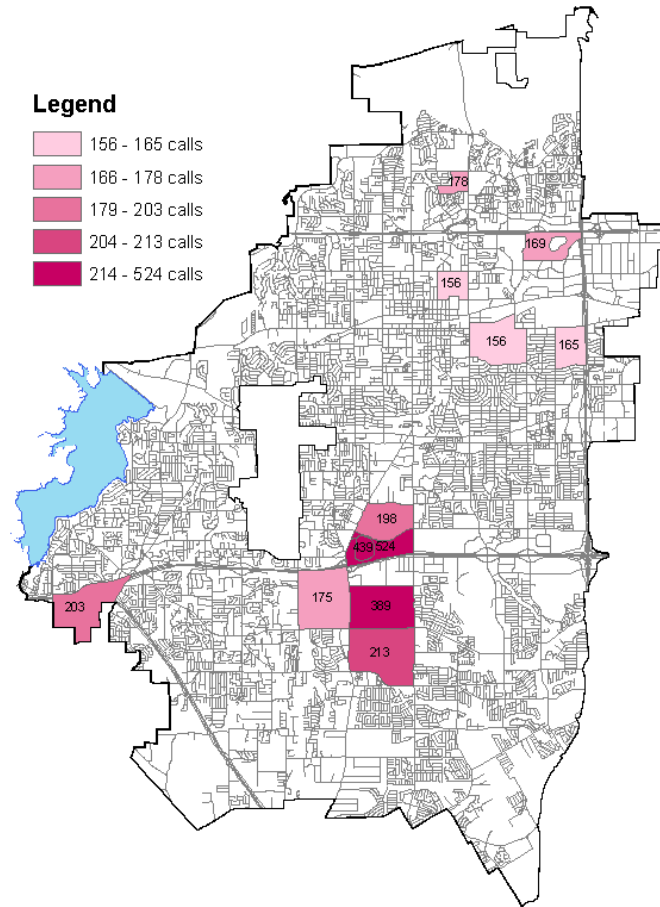
If any given neighborhood has low but stable market values, this does not undermine the City's property tax base or hinder the provision of critical public services such as police and fire protection. However, low *and* declining property values can trigger other problems and ultimately the problematic area may consume more public services than it produces in property tax revenue.

BBC examined the American Housing Survey for a housing condition variable. BBC found that the American Housing Survey does not produce a suitable housing condition variable. However, low and declining property values in combination with older housing units is often a common proxy for poor housing condition.

High crime areas. Exhibit IV-7 displays the twelve Police Reporting Areas (PRAs) with the highest class one offenses year-to-date, as of September 27, 2004. Class one offenses include murder, rape, robbery, aggravated assault, burglary, theft and vehicle theft. PRAs were classified by total calls for class one offenses. The Arlington Police Department Crime Analysis Supervisor supplied this data.

**Exhibit IV-7.
High Crime Areas**

Source:
Arlington Police Department Crime Analysis
Supervisor, City of Arlington GIS
Department and BBC Research &
Consulting.

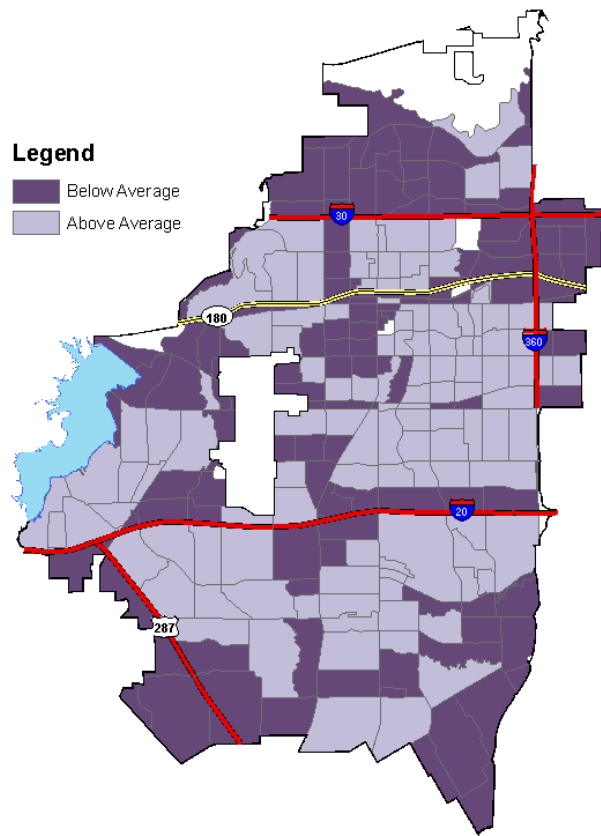


The two highest crime PRAs are located in close proximity to the Parks Mall and, according to the Arlington Crime Analysis Supervisor, the high crime rate is directly related to mall activity. In all twelve PRAs, the majority of calls are theft related. High crime areas in Arlington are centrally concentrated north and south of I-20 along Cooper.

Housing code violations. Exhibit IV-8 plots above average code violations by traffic survey zone (TSZ) from April 2003 to April 2004. On average, a TSZ contained 0.25 percent of total code violations in the City. TSZs whose concentration exceeded the average were considered problematic and are highlighted below.

**Exhibit IV-8.
Above Average Code
Violations by TSZ, April
2003 - April 2004**

Source:
City of Arlington GIS Department and
BBC Research & Consulting.

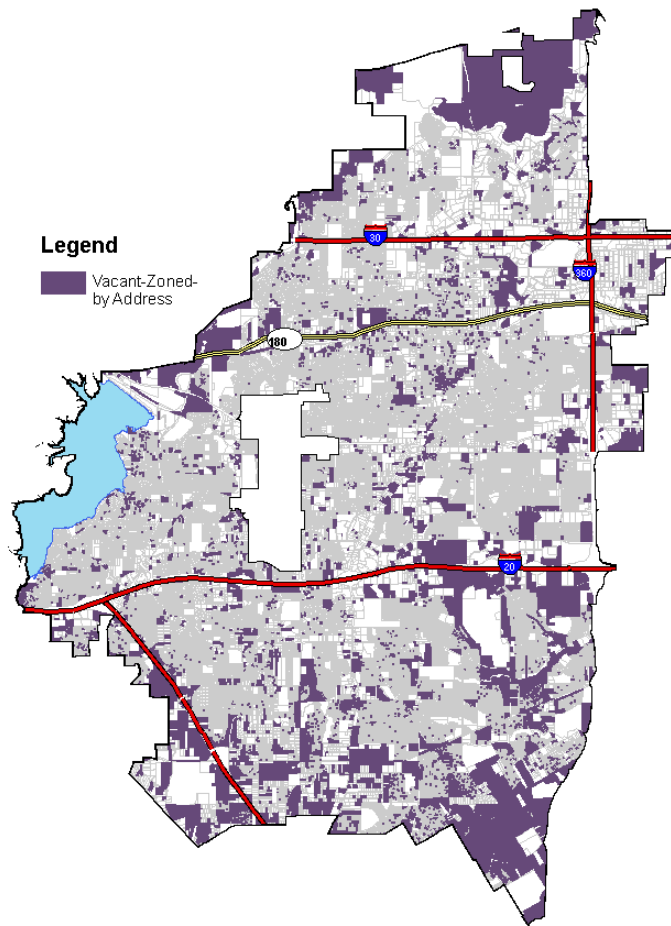


These neighborhoods qualify as fragile due to the rapid deterioration of the housing stock, perhaps overlapping with public health and safety concerns.

Vacant land. Exhibit IV-9 identifies zoned but vacant land parcels within the City as of May 2004. Those land parcels highlighted in black have been zoned (residential, commercial, or industrial) and are vacant. Zoned but vacant land parcels totaled 8,111 as of May 2004. The average acreage of all zoned but vacant land parcels was 2.5 acres — the acreage ranged from less than .5 acres to a maximum of 204 acres.

**Exhibit IV-9.
Zoned but Vacant Land,
May 2004**

Source:
City of Arlington GIS Department and BBC
Research & Consulting.



These areas are problematic only if located in already fragile neighborhoods. In that instance, there are barriers to development that public investment might help overcome.

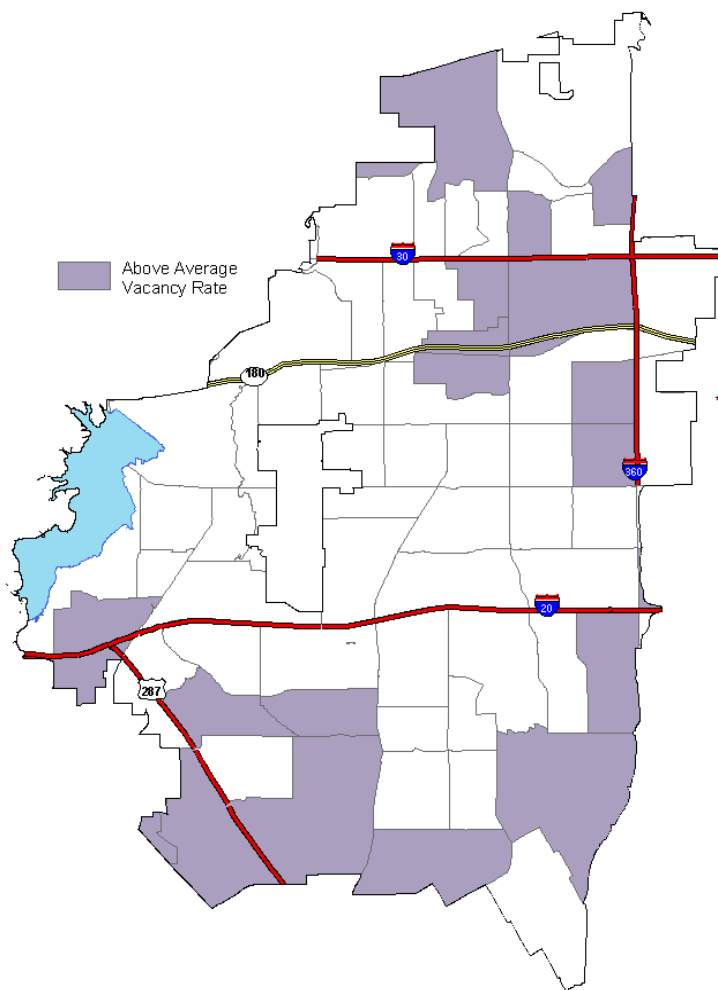
Residential vacancy. Exhibit IV-10 and IV-11 map Census Tracts with above average residential vacancy rates, according to the 2000 U.S. Census. BBC also examined the American Housing Survey but found that it could not be used to gather residential vacancy rate data in Arlington; the data encompasses the Fort Worth-Arlington PMSA (not Arlington alone) and the micro-data is not separable at the Census Tract level.

The average vacancy rate per Census Tract in Arlington for **all** housing units in 2000 was 5 percent. BBC examined whether or not vacancy rates varied significantly by housing tenure: ownership vs. rental. BBC found that the average vacancy rate for owner occupied units was only 2 percent, while average vacancy rates for renter occupied units was considerably higher (8 percent).

A certain amount of residential vacancy is considered healthy and necessary for the normal functioning of the housing market (e.g., people moving in and out). For this analysis, vacancy rates in excess of the average may signify a fragile neighborhood in need of redevelopment. Exhibit IV-10 specifically highlights the owner-occupied Census Tracts in the City with vacancy rates in excess of the 2 percent owner-occupied average.

**Exhibit IV-10.
Owner Occupied
Vacancies by Census
Tract, 2000**

Source:
U.S. Census Bureau, 2000 Census and BBC
Research & Consulting.

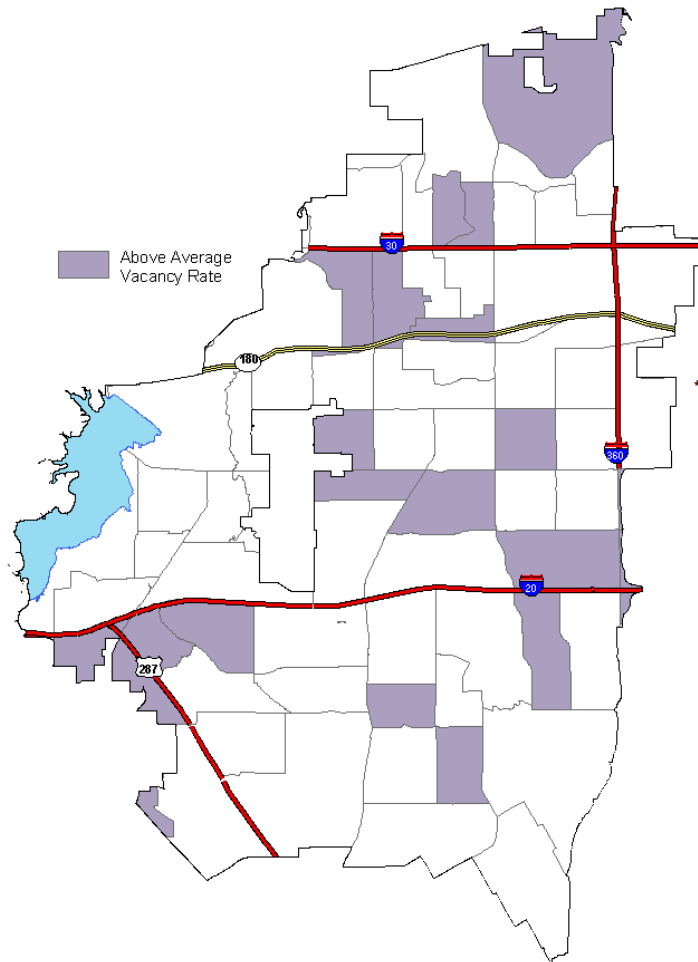


Census Tracts with above average owner-occupied vacancy rates are primarily located around the periphery of Arlington.

Exhibit IV-11 below highlights the renter occupied Census Tracts with vacancy rates above the 8 percent average.

**Exhibit IV-11.
Renter Occupied
Vacancies by Census
Tract, 2000**

Source:
U.S. Census Bureau, 2000 Census and BBC
Research & Consulting.

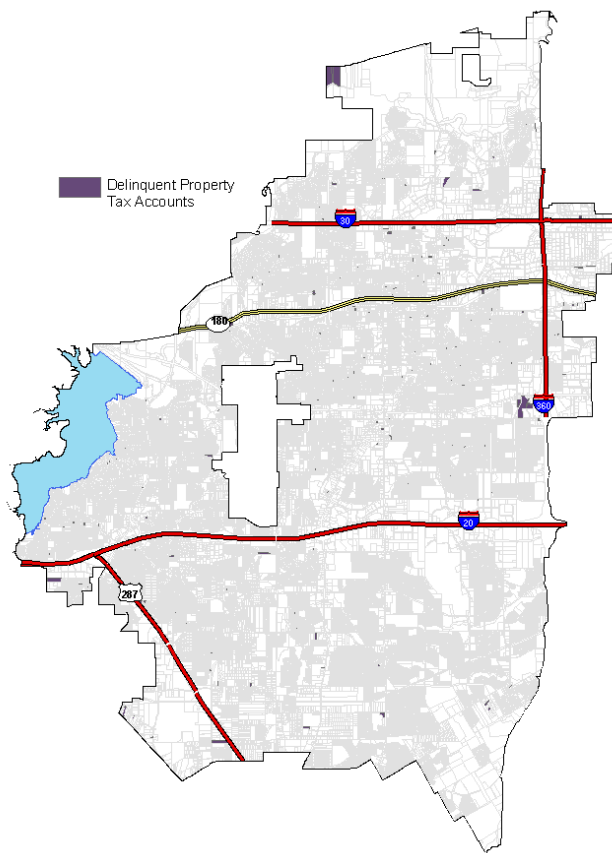


Renter occupied Census Tracts with above average vacancy rates are scattered throughout the City and along the major thoroughfares.

Delinquent property taxes. Finally, Exhibit IV-12 below depicts land parcels in Arlington with chronic delinquent property tax accounts between 1992 and 2001. Highlighted land parcels have been delinquent for a majority (i.e., 6 years or more) during this 10-year period. The qualifying land parcels could be delinquent for six consecutive ~~or~~ nonconsecutive years between 1992 and 2001.

**Exhibit IV-12.
Property Tax
Delinquencies, 6 Years or
More, 1992-2001**

Source:
City of Arlington GIS Department and BBC
Research & Consulting.



When property owners fall behind on their taxes, it can signify reduced cash flow due to lower rents, lower household incomes or property values dipping below outstanding mortgage balances. All of these factors can point to a neighborhood in need of redevelopment.

The preceding "filtering" process has helped to identify potential warning signs of fragile Arlington neighborhoods (i.e., ones that might benefit from public investment to attract private development). The following section overlays these warning signs to identify the highest priority Arlington neighborhoods in need of redevelopment.

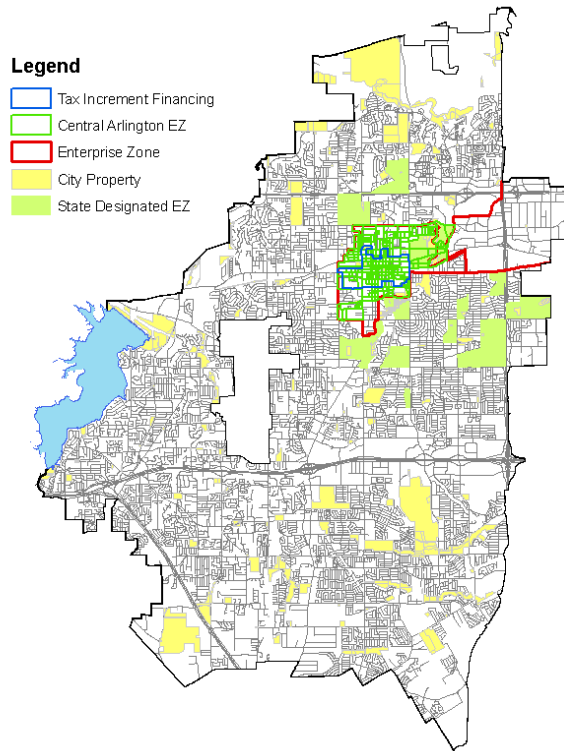
Areas Prime for Redevelopment

The eight different criteria mapped above help indicate potential areas in the City in need of redevelopment. However, areas in need of redevelopment may not necessarily be the neighborhoods with prime redevelopment conditions.

Location of City owned property, TIFs and Enterprise Zones. Neighborhoods that are prime for redevelopment include those that are more easily served by government programs. These neighborhoods include land owned by the City, Tax Increment Financing (TIF) areas, and land within Enterprise Zones. TIF and Enterprise Zones are economically distressed areas identified by the state or local government. These special designations are intended to encourage private sector investment. Exhibit IV-13 maps City owned property and these unique zoning designations.

**Exhibit IV-13.
Prime Redevelopment
Areas**

Source:
City of Arlington GIS Department and BBC
Research & Consulting.



The areas most prime for redevelopment are clustered in central and East Arlington.

Neighborhood Redevelopment Opportunities in Arlington

Summary results are reported for the four neighborhoods specified by City staff and elected officials for analysis: the Lamar Boulevard corridor, Downtown Arlington, East Arlington, and the retail cluster at the Highway 287 and I-20 interchange. This should not imply, however, that those areas have the most need for redevelopment or are the most prime for redevelopment. The screening process applied herein could be used to analyze any residential or mixed-used neighborhood in Arlington. Data are thus mapped for the entire city to let readers draw their own conclusions.

The following exhibit lists each neighborhood and the factors that are associated with each. Neighborhoods satisfied the conditions listed below if the majority of Census Tracts, TSZs or land parcels fit the specific criteria. If any part of a neighborhood was located in one of the top twelve crime areas, the neighborhood satisfied the high crime criteria. The low and declining property value variable as well as the chronic delinquent property tax accounts produced so few results that not one of the four neighborhoods fulfills either criterion.

Exhibit IV-14.
Neighborhood Factors

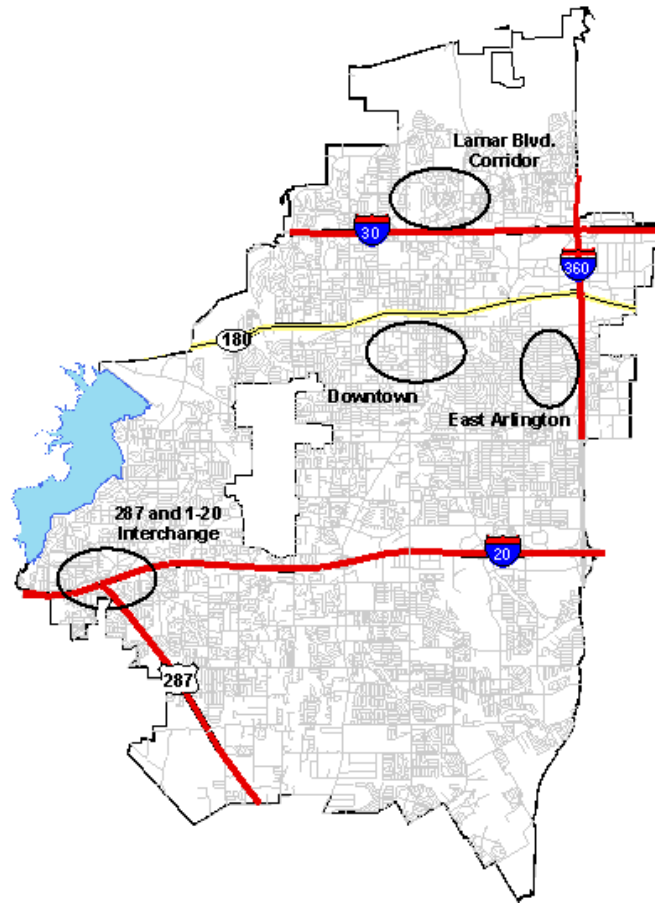
Factor	Lamar Blvd. Corridor	Downtown Arlington	East Arlington	Highway 287 and I-20 Interchange
Housing stock built before 1970		√	√	
Low and declining property value				
High crime area	√	√	√	√
Above average code violations		√	√	√
Vacant land		√	√	
Owner occupied vacancy		√	√	√
Renter vacancy	√			
Delinquent property taxes				
Located in an area prime for redevelopment	√	√	√	

Source: BBC Research & Consulting.

Exhibit IV-15 locates these four neighborhoods.

Exhibit IV-15.
Potential Neighborhoods for Redevelopment

Source:
BBC Research and Consulting.



Lamar Boulevard corridor. This corridor is located immediately north and south of Lamar Boulevard from Baird Farm Road on the east to North Cooper Street on the west. It is characterized by 1970s multifamily apartment complexes interspersed with convenience retail. Typically, these 1970s apartment complexes are higher density with smaller units than most modern complexes. The complexes and units themselves often lack standard features and modern amenities by today's standards (upgraded appliances, covered parking, clubhouses, etc.).

Based on Exhibits IV-5 through IV-13, the Lamar Boulevard corridor is a high crime area with above average renter vacancy rates and is located in an area prime for redevelopment.

Downtown Arlington. Downtown Arlington contains a mixture of government buildings, the University of Texas at Arlington buildings, commercial/office buildings and older retail centers. According to the ***Downtown Arlington Unified Master Plan***, downtown Arlington "is home to Arlington's civic area, established neighborhoods, and industrial and commercial centers." The Master Plan also cites some downtown statistics: "Downtown Arlington is 24% streets and street rights of way, and about 76% lots. Of the total downtown areas, 24% is streets, 30% parking lots, 30% green or undeveloped and 16% is covered by buildings."

Exhibits IV-5 through IV-13 show that downtown Arlington possesses six out of the nine factors indicative of a fragile neighborhood. All of downtown Arlington's Census Tracts consist of pre-1970 housing stock; downtown Arlington is a high crime area; several TSZs have above average code violations; a number of land parcels are zoned but vacant; several Census Tracts have above average owner occupied vacancy rates; and downtown Arlington is located in an area prime for redevelopment.

East Arlington. For purposes of this analysis, the East Arlington neighborhood is bounded by Highway 360 on the east, East Park Row Drive on the south, South Collins Street on the west and East Abram Street on the north. Many homes in this neighborhood were built in the 1950s to house employees of the General Motors' plant. The 1950s-era subdivisions contain small, single family residences with individual yards on small lots.

The following six neighborhood risk factors exist in East Arlington, according to Exhibit IV-5 through IV-13: pre-1970s housing stock in most East Arlington Census Tracts; high crime area; TSZs with above average code violations; several land parcels are zoned but vacant; all Census Tracts possess above average owner occupied residential vacancy rates; and East Arlington is prime for redevelopment.

Highway 287 and I-20 interchange. Several corners of the Highway 287 and I-20 interchange contain 1970s-era neighborhood retail with a mix of grocery stores, in-line retailers and freestanding businesses. Typical 1970s grocery-anchored shopping centers are smaller than today's projects and situated much closer to the street, creating a smaller parking field. Many 1970s retail centers did not construct outparcels such as fuel stations and fast food restaurants. Buildings were usually brick and designs were simple and low to the ground.

The Highway 287 and I-20 interchange is a high crime area with several TSZs having above average code violations and Census Tracts with owner occupied vacancy rates above the average.

SWOT analysis. As Arlington moves forward with its planning for neighborhood redevelopment, BBC recommends that the City conduct a detailed SWOT (strength, weakness, opportunity and threat) to provide further insight into neighborhood conditions. Exhibit IV-16 presents a matrix showing the various combinations of internal and external dynamics.

Exhibit IV-16.
Neighborhood SWOT
Analysis: Overview

Source:
BBC Research & Consulting.

	Strength	Weakness
Opportunity	Neighborhood has "prospects for improvement"	Neighborhood is "missing an opportunity"
Threat	Neighborhood is "holding its own"	Neighborhood is in "danger of decline"

Opportunities and threats are external circumstances that will influence a neighborhood environment. Strengths and weaknesses refer to the internal state of a neighborhood. Combining the external with the internal produces one of four dynamic states, as shown in the exhibit above.

For example, an external opportunity for the Lamar Boulevard corridor is the prospect of increased development interest if the Dallas Cowboys stadium is approved. Internally, however, one of the neighborhood's weaknesses is the relative scarcity of development-ready parcels without some type of land assemblage. This same methodology can be applied in all priority neighborhoods and can be an important part of the strategic planning process.

Having identified the priority neighborhoods, it is appropriate to ask what tools the City can use to redevelop these areas? The following section identifies potential funding sources that Arlington could employ to promote neighborhood redevelopment.

Funding Sources for Neighborhood Redevelopment

State and Federal laws provide the City of Arlington a variety of potential funding sources to support and enhance neighborhood redevelopment. The section below provides descriptions of notable programs, with more detail on these and other funding sources contained in Appendix C.

Property tax abatement. Cities, counties and special districts (but not school districts) are allowed to enter into abatement agreements, authorized through September 1, 2009.

Tax Increment Financing (TIF). TIF is used by local governments to publicly finance structural improvements and enhance infrastructure and is usually done to promote viability of existing businesses and attract new businesses. The costs of improvement are repaid by future tax revenue taxing units.

The local hotel occupancy tax. Cities are authorized to adopt a hotel occupancy tax within city boundaries of up to 7 percent of the amount paid for the hotel room. (State imposes 6 percent on room use *and* related services).

Authority to make grants and loans. Chapter 380 of Local Government Code provides significant municipal legislative authority in the area of economic development, but very little is specified regarding the ability to make loans and grants. Cities may also provide staff, facilities, or services at minimal or no charge.

Providing land to promote economic development. Chapter 273 of the Texas Local Government Code (LGC) provides a list of purposes for which a city may purchase property, including water systems, sewage plants, municipal airports, city streets, etc. It does not authorize purchase for use by a private entity. The LGC and the Texas Civil Statute permit the use of eminent domain in certain circumstances.

Public improvement districts. The Public Improvement District Assessment Act allows a city to levy and collect special assessments on property in the City or its ETJ. Counties may also levy and collect special assessments.

Municipal Management Districts. Municipal management districts (MMD) are a relatively new mechanism for commercial property owners to enhance a defined business area. MMDs are also called downtown management districts and are created within existing commercial areas to finance facilities, infrastructure and services beyond those provided by individual property owners or the municipality.

Neighborhood Empowerment Zones. Cities may designate Neighborhood Empowerment Zones (NEZ) to promote an increase in affordable housing, in economic development, in the quality of social services, education or public safety, or for the rehabilitation of affordable housing.

Texas Enterprise Zone Program. The Texas Enterprise Zone Program is administered by the Texas Department of Economic Development. It is designed to encourage job creation and capital investment in economically-distressed areas. Once a zone is designated, the designation lasts for seven years.

Local tax incentives for Brownfields redevelopment. The Texas Tax Code allows municipal or county taxing entities to provide property tax abatement for certain Brownfield properties that have been cleaned up through the Texas Voluntary Clean-up Program.

Next steps. Through a nine-step filtering process, BBC has identified priority neighborhoods and suggested potential funding sources to promote redevelopment. The next step is implementation of the redevelopment plan. Redevelopment of commercial property could include office or retail space, and redevelopment of residential property could focus on either single family or multifamily developments.

The following two case studies present hypothetical redevelopment strategies for retail and multifamily developments. They are purposely not meant to single out any one property, but rather suggest what is possible when the City and private sector developers collaborate on neighborhood redevelopment.

Redevelopment Case Study #1: 1970s Grocery-Anchored Shopping Center

Shopping center design is constantly changing. As consumer demands and tastes evolve, so too does effective retail design.

Project description. In the 1970s, neighborhood and community shopping centers were smaller than today's grocery-anchored projects. The grocery anchor space could range from 30,000 to 50,000 square feet. Additional shop space adjacent to the grocery anchor could range from approximately 5,000 to 30,000 square feet. Typically, the retail space was situated closer to the street than many of today's new grocery-anchored retail projects, creating a smaller parking field. As a result, parking ratios were low, sometimes just three spaces for every 1,000 square feet of retail space. Many retail projects constructed in the 1970s do not have outparcels such as fuel centers, fast food restaurants and financial institutions. Ingress and egress to and from older projects is usually more limited, with fewer access points and often without signalized traffic control.

Building design and the choice of materials were simple and straightforward. Typically, retail projects constructed in the 1970s used only one material – often brick – and the buildings were low without much variation throughout the project. Retail projects were designed to blend into the areas in which they were located, rather than stand out to passers by. Many municipalities required less landscaping in terms of both the size of the landscape areas within the development and quantity of trees and shrubs planted thereon. While the tenant sign bands are often well-located and visible, they can be small. Many owners required uniformity in their tenants' signage, which required the tenants to use a sign box with similar colors and without logos. In addition, many older centers do not have pylon or monument signage for either the anchor tenant and/or the small retailers.

Older shopping centers that have not been updated have a significantly different tenant mix than newer projects. Local, independent retailers occupy the majority of space, while few national and well-known retailers choose aging centers. Moreover, the credit-worthiness of the tenants is often inferior in older shopping centers. While these projects can enjoy stability by retaining long-standing tenants, rents must remain low in order to do so. Older shopping centers have different uses than newer projects, including more traditional retail operators such as clothing stores and full-service restaurants. So-called "hot" concepts that bring high traffic prefer to locate in new projects that will draw more customers and generate higher sales volume.

Redevelopment plan. Updating an older retail project is a significant investment that should be analyzed over a long period of time. Redevelopment benefits the property owner, tenants and community at large. While the nature of the improvements will depend on a specific property's physical, economic and market constraints, there is a large menu of possibilities available to a property owner who decides to reinvest in his or her shopping center. For centers enjoying a relatively high level of occupancy and currently anchored by a grocer, remodeling can be attractive. Physical changes to the building's façade can include raising the roofline and creating variations in height with the use of towers and other high-profile architectural features. Varying colors and materials also bring a more modern look to an older center and add interest to the property. Changes should also create a larger sign band for tenants, and signs should be allowed to use varying colors, shapes and logos to identify a business. Other sign improvements could include installation of, or improvements to, a monument or pylon sign(s) located at the center's entrance(s).

Another modification that should be considered is improving access. The main entrance to the project should be signalized, and additional access points should be considered to improve traffic flow into and out of the center. The parking lot itself should be reviewed to ensure the center is designed according to more modern standards. If possible, the parking ratio should be five spaces for every 1,000 square feet of floor space, and head-in parking in front of the buildings should be present.

If the retail buildings are set far off the street, there may be an opportunity to build outparcels or padsites closer to the main roadways. These lots can be the most valuable in a project and can be sold, ground leased or rented for significantly higher amounts than spaces located internal to the project. Potential pad users would include automotive, food and financial institutions. Retailers prefer these free-standing locations because they offer high visibility and traffic as well as easy access. Visibility and a center's look also increase by cleaning up landscaping and removing overgrown plants and shrubs.

Renovating an older shopping center can result in both increased rents and improved quality of tenancies. Increases in rents are realized through higher rental rates for incoming tenants as well as larger increases for renewals. Combined with higher tenant retention and newer tenants with better credit, remodeling can well position an older center for the future.

Financing plan. Determining costs for a renovation always depends on the constraints and specifics of a particular project. Costs can vary widely depending on existing conditions such as the nature of the remodeling materials and market conditions for raw materials such as steel and lumber. In addition, public entities have at their disposal a variety of financial assistance mechanisms including forming a TIF, participating in public infrastructure improvements and subsidizing the site's acquisition for redevelopment. Developers generally prefer to receive public financial assistance at the outset of the project so they can free up their capital for the various financial demands that arise throughout the project.

Despite these variables, general assumptions can be made regarding a renovation. Below is a sample financial analysis of an improvement to an older 80,000 square foot center, including both building façade and common area improvements. The analysis below assumes it will take five years to fully realize the increased cash flow from higher rents due to tenant turnover and market conditions.

**Exhibit IV-17.
Retail Redevelopment
Case Study**

Note:

(1) Assumes 20 year permanent financing for 75% of project cost at 6.5% interest.

Source:

BBC Research & Consulting.

	Private Sector	Public/Private
Project Cost	\$2,600,000	\$2,600,000
(+) Interest Cost ⁽¹⁾	\$ 900,000	\$ 900,000
(-) Public Support	\$ -	\$1,500,000
(=) Total Private Investment	\$3,500,000	\$2,000,000
Annual Return	\$ 250,000	\$ 250,000
Return on Investment % (ROI)	7.1%	12.5%

As the financial analysis above demonstrates, there is a minimum return on investment, or "hurdle rate," above which a project must perform for a developer to take the financial risk of redeveloping an older property. In addition to the financial risk, developers also consider other projects in which they could invest as well as other non-real estate financial opportunities. A return on investment of 12 percent is generally considered the "hurdle rate" in order to entice investors and developers. Lower projected returns do not justify the investment and risk involved in redeveloping older projects.

The sample financial analysis is conservative because it does not account for the “no action” option allowing the property to continue to decline in the marketplace. As the property ages, it will be more difficult to maintain a comparable rental stream. In addition, older properties tend to have higher turnover rates, which increases owner costs through lost rents, leasing commissions and improvements inside the spaces. Maintenance costs will also rise, some of which will be absorbed by the owners. Stemming the decline of an older shopping center is a significant factor, albeit a somewhat intangible one, to consider in evaluating a renovation.

Finally, some shopping center sites may offer opportunities to add additional retail space and further enhance the project’s financial performance. Excess land, for example, may allow for the addition of a valuable pad site that could be sold to a fuel center, restaurant or financial institution for anywhere from \$200,000 to \$600,000. Such a scenario would significantly improve a center’s attractiveness in the marketplace as well as its financial stability. The financial analysis presented here assumes no additional retail space in order to demonstrate the basic economics for any renovation.

Public sector funding sources. How could the City of Arlington generate the \$1.5 million in public funds needed to make this project clear a “hurdle rate” that might attract interest from private sector developers? Among the list of potential funding sources presented above, there is no one solution. This project would likely require a combination of funding sources. The most promising include:

- Tax Increment Financing (TIF) whereby the City would dedicate incremental sales and/or property tax stemming from the newly redeveloped retail center for the purposes of repaying infrastructure investments (e.g., road improvements, traffic signals, site work, utility upgrades, landscaping, signage, monumentation etc.) made by the developer or an urban renewal agency.
- Formation of a Public Improvement District whereby Arlington would assess a special mill levy on property owners within the district for repaying infrastructure investments made by the City.
- Use of a portion of Arlington’s annual Community Development Block Grant (CDBG) revenue from the U.S. Department of Housing and Urban Development for demolition of existing structures, infrastructure investments or other forms of blight removal. CDBG expenditures are limited to Census Tracts with a high concentration of low- and moderate-income residents.

Redevelopment Case Study #2: 1970s Apartment Complex

Multifamily housing design has changed significantly over the last thirty years, as consumers demand more space and amenities.

Project description. Apartment complexes constructed in the 1970s were denser and the units were generally smaller than today’s apartments.

The exterior of older apartment complexes tend to feature painted wood, small windows and often do not include balconies. Many complexes are two or three stories, and many units overlook roadways or parking fields. Municipalities did not require as great a setback from adjacent streets as they currently do, so apartment homes fronting roadways are generally closer to the street and lack a significant landscape buffer.

Inside, older apartments tend to be darker than modern units and have smaller and fewer windows. Ceilings are generally low. Kitchen areas also tend to be small by modern standards, and older units often lack amenities such as dishwashers, disposals and microwave ovens. Other features missing in many older projects include fireplaces, covered patios and safety equipment such as sprinkler systems. Bathrooms are also smaller than newer apartments, and usually have one sink (instead of a double vanity) and a combined shower and tub. Storage in both kitchen areas and bathrooms is much tighter than in modern units as well. Materials may include linoleum instead of tile, Formica countertops, older-style carpet and dated window treatments. In addition to less square footage, 30-year old apartment homes typically were either studio, one- or two-bedroom units. Three bedroom apartments were scarcer.

The overall nature of an “apartment complex” has evolved beyond the units and buildings themselves over the last three decades. Older complexes contained few amenities for their residents. Covered parking is not as common as it is today, and for many residents, the most significant amenity would be an outdoor swimming pool with a small deck. Other features such as a clubhouse, workout room, “party room” and tennis courts are unusual for communities constructed at this time.

Redevelopment plan. Due to the physical constraints of older apartment design, it is difficult and costly to renovate older units and render them competitive in the marketplace. Expanding a kitchen or bathroom is often not possible because it would render the adjacent living room or bedroom unusable. Moreover, ceiling heights cannot be increased on lower levels. Depending on the marketplace and other economic factors, it is often more desirable, albeit costly, to demolish an older complex and construct new units as well as update common facilities such as a clubhouse with a swimming pool, exercise room and other amenities for the residents.

Newer apartment or condominium homes offer many of the features found in single family residences. Building exteriors offer more interest and variation, often using a combination of brick, stucco, siding and rock. All units could boast outdoor patio space with storage, and a new design could orient the buildings so they overlook green space, the clubhouse/swimming pool, or other non-automotive areas. Three-story buildings are common, and top-floor residents often boast soaring ceilings with large windows. Many modern complexes also offer attached garages for some units.

Inside, units are brighter and more spacious. In addition to larger living areas and kitchens, most units contain at least two full bathrooms with one serving as both a powder room and bathroom for one of the bedrooms. Kitchens boast built-in microwave ovens, disposals, refrigerators with icemakers, self-cleaning ovens, and dishwashers. Other features commonly found in modern units include gas fireplaces, high-speed Internet access, dual telephone line availability and entertainment center housings. Updated materials include tile, stone, wood blinds or shutters, and extensive recessed lighting. Walk-in closets and pantries as well as washer/dryer hook-ups are now common. Floor plans of newer units include two-story residences and larger open areas between the kitchen and living room. While studio apartments are still being constructed, the trend is toward more two- and three-bedroom units.

The evolution from an “apartment complex” to a “residential community” demonstrates how the project as a whole has grown to a larger, more spacious living environment. In addition to better views, residences are typically farther away from adjacent roadways, and entry into the community may be controlled by a secured gate with an intercom system or guard. Covered parking, detached and/or attached garages are extremely popular, and landscaping is often quite extensive. The centerpiece of a new residential community is often a large common area containing a clubhouse with an exercise room, recreation areas, a business center, restrooms, patios, a swimming pool, barbecue area and more. Potential tenants or buyers often consider the common area to be as important as the apartment home itself when deciding where they want to live.

Financing plan. Without site-specific information, it is very difficult to determine redevelopment costs for multifamily complexes. What is apparent, however, is that most scenarios would involve demolishing the existing 30-year-old structures and constructing new buildings and grounds, rather than attempting to retrofit older units.

Costs vary widely on both demolition costs and construction costs for new residences. For example, demolition expenses are affected by whether the existing structures have steel frames and whether there is asbestos or other hazardous materials. The cost to construct new units varies depending on the level of finish work (appliances, counter tops, etc.); whether existing water taps can be utilized; and the nature of common area facilities such as a clubhouse and recreational facilities.

In weighing the level of risk and the potential return on investment, developers will consider what public financing sources and mechanisms are available. If the project will be undertaken by a new owner, the cost of acquiring the project will dramatically affect the feasibility of the project. Subsidizing the acquisition or land costs could entice a developer to take the risk of redevelopment. In the alternative, other financial incentives such as tax abatement or assistance with infrastructure improvements could enhance the project’s pro-forma, thereby reducing the risk of undertaking such a project.

The following page presents an example of a feasibility study involving demolishing a 30-year-old, 300-unit apartment complex and redeveloping the site with 150 new residential units and a 3,000 square foot clubhouse.

**Exhibit IV-18.
Multifamily
Redevelopment
Case Study**

Note:

(1) Assumes 20 year permanent financing for 75% of project cost at 6.5% interest.

(2) Assumes the sale of 150 units at \$215,000 each.

Source:

BBC Research & Consulting.

	Private	Public/ Private
Project Cost	\$25,300,000	\$25,300,000
(+) Interest Cost ⁽¹⁾	\$ 8,500,000	\$ 8,500,000
(-) Public Support	\$ -	\$ 5,000,000
(=) Total Private Investment	\$33,800,000	\$28,800,000
Total Return ⁽²⁾	\$32,250,000	\$32,250,000
Return on Investment % (ROI)	-2.7%	14%

Without public support, the project fails to break-even. Approximately \$5 million in public funds would be required to lift this project over a 14 percent “hurdle rate”.³

Public sector funding sources. How could the City of Arlington generate the \$5 million in public funds needed to make this project clear a “hurdle rate” that might attract interest from private sector developers? As with the first case study, there is no one solution. This project would likely require a combination of public sector funding sources. The most promising include:

- Tax Increment Financing (TIF) based on the enhanced property tax that would be generated by higher-value, owner occupied units versus apartments. No sales tax increment would be available from this project.
- Formation of a Public Improvement District to repay City infrastructure investments as described under the prior retail case study.
- Use of CDBG funds for demolition of existing structures, infrastructure investments or other forms of blight removal as described under the prior retail case study.

Summary of Findings

Key findings of this neighborhood redevelopment analysis include the following:

- Tarrant County is projected to add over 140,000 jobs from 2000 to 2010. Twenty-nine percent of those jobs will be higher wage occupations.
- Only 21 percent of Arlington residents are currently employed in comparable higher wage occupations. Thus, Arlington will continue to be underrepresented over the next five years if the City cannot increase its proportion of residents filling these high wage jobs.
- It is clearly in Arlington’s best interest to capture as much of these new residents with high wage occupations as possible. The City will benefit economically and in reputation by attracting these people and their spending power.
- In order to attract these and high-income residents and merchants who serve them, Arlington needs to offer compelling neighborhoods with a competitive mix of residential units and commercial buildings.
- Because Arlington is nearing build-out, this may require redeveloping certain existing neighborhoods to compete with new developments in other municipalities that are not constrained by land availability.

³ Note that the residential hurdle rate (14 percent) is higher than the retail project (12 percent) due to the larger investment required.

- BBC has identified nine key factors that play an important role in identifying high priority neighborhoods for redevelopment. A SWOT analysis can also be useful in the strategic planning process for these areas.
- The neighborhood redevelopment process will likely require a combinations of several public sector funding sources designed to entice private sector participation. We identified ten such funding sources, including several taxing options and the creation of special districts.
- This section presented case studies describing hypothetical redevelopment scenarios for a 1970s grocery-anchored shopping center and a typical 1970s apartment complex.
- Redevelopment options for an older shopping center include changes to the building façade and signage, improving access and visibility and building outparcels closer to the main roadways.
- Redevelopment options for an older apartment community include demolishing the complex and building new ownership units and adding common facilities and more amenities.
- Only with significant public sector financial support would either project clear the 12 to 14 percent “hurdle rate” expected by the private sector.

Some of Arlington’s neighborhoods could currently be characterized as “underperforming assets.” The research and analysis presented in this section might help the City move these neighborhoods toward realizing more of their full potential for residential and commercial activity.

SECTION V.

Special Needs Populations

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Special Needs Populations

Introduction

This section discusses the housing and community development needs of special needs populations in the City of Arlington, pursuant to Sections 91.205 and 91.215 of the Local Government Consolidated Plan Regulations.

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services. The groups discussed in this section include:

- The elderly;
- Persons experiencing homelessness;
- Persons with disabilities;
- Persons with HIV/AIDS;
- Persons with mental illness;
- Persons with substance abuse problems;
- Youth; and
- Victims of domestic violence.

Policy makers and advocates often consider individuals with extremely low- and very low-incomes a special needs group. Because the needs of this group are given attention in other sections of this report, low-income populations are not included here as a specific special needs group.

The Elderly

Total population. The number of seniors in Arlington grew over the past decade, slightly increasing the proportion of seniors in the City. According to the U.S. Census, there were 20,174 persons age 65 and over living in Arlington in 2000, a 56 percent increase over the 1990 total of 12,961. Seniors constituted 6 percent of Arlington's population in 2000, compared to 8 percent of Tarrant County's total population and 10 percent statewide in 2000. In 1990, seniors constituted 5 percent of the population in Arlington, 8 percent of Tarrant County and 10 percent of the state.

Housing the elderly. Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common steps along this housing continuum include the following:

- **Independent Living.** The elderly may live with relatives, on their own, or in subsidized units.
- **Congregate Living.** These are typically unsubsidized facilities that can be quite expensive for low- and moderate-income elderly. Normally, three meals per day are available, with at least one included in the monthly charge. Organized social activities are generally provided.
- **Assisted Living Facilities.** These facilities include 24-hour non-nursing assistance, often providing bathing, dressing, and medication reminders. Assisted living facilities are not medical in nature and typically do not accept Medicaid reimbursement; however, nursing care is sometimes provided through home health care services. These facilities can also be fairly expensive.
- **Nursing Homes.** These are 24-hour nursing care facilities. Services may be generalized or specialized (e.g., for Alzheimer's patients). Nursing homes are less medical intensive than hospitals and accept Medicaid reimbursement.

Independent living is at one end of the housing continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual declines with age, which results in an increased need for services.

According to the 2000 Census, 994 seniors, or 5 percent of the City's elderly population, lived in group quarters, nursing homes included. This is a slightly smaller share than the 6 percent of seniors statewide who lived in group quarters. Nationally, about 4.5 percent of the 65 and older population lived in nursing homes in 2000, with percentages increasing dramatically with age.¹ For example, only 1.1 percent of those aged 65 to 74 nationwide lived in nursing homes in 2000, while 4.7 percent among those aged 75 to 84 and 18.2 percent of those 85 and over lived in nursing homes.

Of the individuals residing in group quarters in the City of Arlington, 792 lived in nursing homes and 4 in hospitals/wards and hospices for the chronically ill. The majority of the remaining 198 lived in non-institutionalized group housing. This non-institutionalized housing most likely represents the less intensive steps in the housing continuum (i.e., congregate care and assisted living). Seventy-eight percent of seniors living in group quarters were female.

¹ U.S. Census Bureau, "The 65 Years and Over Population: 2000 Census, Census 2000 Brief, October, 2001", <http://www.census.gov/prod/2001pubs/c2kbr01-10.pdf>.

Of the remaining senior households age 65 and over in Arlington, 83 percent owned their homes in 2000 and were presumably at or near the independent end of the continuum. This was the same percentage of seniors statewide owning their homes. For individuals 85 years and older, the City homeownership rate dropped to roughly 68 percent, while the statewide elderly homeownership rate only dropped to 72 percent. Declining homeownership is indicative of both increasing needs for assisted living and the difficulty supporting the burden of homeownership as individuals age. Exhibit V-1 presents the housing situations of the senior population age 65 and over in Arlington.

**Exhibit V-1.
Senior Housing in the
City of Arlington**

Note:

Group home figures represent individuals while renter and owner figures are households.

Source:

U.S. Census Bureau, 2000 Census.

Housing Type	City of Arlington
Group quarters population	994
Nursing Home	792
Hospitals/wards and hospices for chronically ill	4
Other institutionalized	50
Non-institutionalized	148
Owner occupied households	10,221
Renter occupied households	2,332

Exhibit V-2 on the following page displays the tenure of seniors by type of living arrangement. The Census defines a family as including the householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. The Census further classifies families as either a “married-couple family” or an “other family.” The “other family” category includes households where the spouse of the householder is missing. Non-family households are those householders living alone or with non-relatives.

Exhibit V-2.
Elderly Living Arrangements by Tenure, Type and Age, City of Arlington, 2000

Living Arrangement and Tenure	65 to 74 Years	Percent 65 to 74 Years	75 Years and Over	Percent 75 Years and Over
Total Elderly Living in Family Arrangements				
Owner Occupied	4,524	90%	2,228	91%
Renter Occupied	491	10%	208	9%
Married Couple Families				
Owner Occupied	3,945	92%	1,712	93%
Renter Occupied	321	8%	130	7%
Male Householder, No Spouse Present				
Owner Occupied	60	78%	152	90%
Renter Occupied	17	22%	16	10%
Female Householder, No Spouse Present				
Owner Occupied	519	77%	364	85%
Renter Occupied	153	23%	62	15%
Total Elderly Living Alone or with Non-family Members				
Owner Occupied	1,741	70%	1,728	66%
Renter Occupied	732	30%	901	34%
Male Householder, Living Alone				
Owner Occupied	293	61%	234	57%
Renter Occupied	188	39%	178	43%
Male Householder, Not Living Alone				
Owner Occupied	74	75%	20	61%
Renter Occupied	25	25%	13	39%
Female Householder, Living Alone				
Owner Occupied	1,318	73%	1,445	67%
Renter Occupied	482	27%	700	33%
Female Householder, Not Living Alone				
Owner Occupied	56	60%	29	74%
Renter Occupied	37	40%	10	26%

Note: The data in this table do not include individuals in group quarters.

Source: U.S. Census Bureau, 2000 Census.

Among family households in Arlington, the proportion of seniors owning their homes is higher, as the figures exclude those residing in group quarters, such as nursing homes or assisted living facilities. It is interesting to note that female householders with no spouse present had a lower homeownership rate, and consequently a higher renter occupancy rate, than all other elderly families.

As shown in the data above, the majority of seniors not living in a family arrangement lived alone and were females. This is due in large part to the longer life expectancies of women. In 2000, of elderly aged 65 to 74 living alone, 21 percent were male and 79 percent were female. This share increases for seniors, age 75 and over, to 16 percent of males and 84 percent of females living alone.

In most communities, seniors prefer to stay in their own homes as long as possible. If they are nearby, family members can assist with basic care needs, enabling seniors to remain in their homes longer than they would otherwise. However, the increased work demands and the increased transience of the population in recent years have made family assistance more challenging.

Outstanding need. Elderly individuals face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities and a lack of affordable housing.

HUD's 1999 *Elderly Housing Report* provides the latest national data available on seniors living in housing in need of repair or rehabilitation.² HUD reported that 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this estimate to the City of Arlington, it is estimated that approximately 1,210 elderly residents, or 6 percent of the City's elderly population, were likely to live in substandard housing in 2000.

Seniors also live in homes that need modifications to better serve their physical disabilities or other mobility limitations. According to the 2000 Census, 19 percent of seniors age 65 and over in Arlington had one disability, and another 21 percent had two or more types of disabilities. Exhibit V-3 below displays seniors by types of disabilities.

Exhibit V-3.
Seniors by Types of Disabilities, City of Arlington, 2000

	Male	Percent Male	Female	Percent Female	Total	Percent Total
Total age 65 and over	8,223	100%	11,090	100%	19,313	100%
Total with a disability	2,972	38%	4,822	62%	7,794	40%
With one type of disability:	1,499	50%	2,216	46%	3,715	19%
Sensory disability	465	31%	195	9%	660	18%
Physical disability	671	45%	1,453	66%	2,124	57%
Mental disability	69	5%	86	4%	155	4%
Self-care disability	0	0%	17	1%	17	0%
Go-outside-home disability	294	20%	465	21%	759	20%
With two or more types of disability:	1,473	50%	2,606	54%	4,079	52%
Includes self-care disability	505	34%	1,076	41%	1,581	39%
Does not include self-care disability	968	66%	1,530	59%	2,498	61%
No disability	5,251	64%	6,268	57%	11,519	60%

Note: The data above displays the number of seniors qualifying for disability status by types of disabilities. Total population equals the non-institutionalized population 65 and over.

Source: U.S. Census Bureau, 2000 Census.

As shown in Exhibit V-3 above, the most common single type of disability for seniors is a physical disability; indeed, 57 percent of seniors with one type of disability had a physical disability. Another 18 percent of seniors with one type of disability had a sensory disability. An additional 20 percent had a go-outside-home limitation (e.g., bathing, taking medication, going outside the home alone to shop or visit a doctor's office).³ Of seniors with a disability, about 52 percent had two or more types of disabilities. Sixty percent of seniors in Arlington *did not* have a disability.

² Department of Housing and Urban Development, *Housing Our Elders: A Report Card on the Housing Conditions and Needs of Older Americans*, 1999.

³ U.S. Census Bureau, 2000 Census.

Compounding the needs some seniors face for repair or improvements are the low and/or fixed incomes limiting their ability to make those changes. The 2000 Census reported the City's median household income at \$47,622. The median household income for those aged 65 to 74 was lower than the City's overall at \$42,469 and the median income for those 75 years and over was *notably* lower at \$29,379. In fact, the only other age cohort to have a lower median income was the 25 years and under cohort at \$25,631, which includes students.

The U.S. Census Bureau also uses a set of income thresholds that vary by family size and composition to determine poverty levels. The elderly poverty rate in the City of Arlington — those over the age of 65 whose total income was less than the threshold — was 6.0 percent in 2000. This compares to a poverty rate for all ages of 9.9 percent, and 14 percent for children under the age of 5. Of the 1,242 elderly in poverty as of the 2000 Census, the majority, or 65 percent, were unrelated individuals (i.e., a person living alone or with nonrelatives or a person living in group quarters). Twenty-six percent of the elderly population in poverty was married-couple families. The remaining 9 percent was classified in the “other family” category; 7 percent were women living in a family arrangement without a husband and only 2 percent were men living without a wife present.

In 1999, 18 percent of elderly households (2,269 households) had incomes of less than \$15,000 and an additional 15 percent (1,784 households) had incomes ranging from \$15,000 to \$24,999. However, from 1990 to 2000, the percentage of households earning less than \$15,000 dropped considerably, especially for households 75 years and over. In 1990, 51 percent of households 75 years and older earned less than \$15,000; in 2000, this dropped to 26 percent. Exhibit V-4 displays the income distribution of elderly households in 1990 and 2000.

Exhibit V-4.
Income Distribution of Elderly, City of Arlington, 1990 and 2000

Households by Income	1990		2000	
	Number	Percent	Number	Percent
Householders 65 to 74 years				
Less than \$15,000	1,468	27%	1,005	15%
\$15,000 to \$24,999	1,193	22%	931	14%
\$25,000 to \$34,999	1,014	19%	852	12%
\$35,000 to \$49,000	739	14%	1,122	16%
\$50,000 to \$74,999	630	12%	1,464	21%
\$75,000 to \$99,999	211	4%	718	11%
\$100,000 and over	188	3%	742	11%
Householders 75 years and over				
Less than \$15,000	1,244	51%	1,264	26%
\$15,000 to \$24,999	487	20%	853	17%
\$25,000 to \$34,999	291	12%	771	16%
\$35,000 to \$49,000	217	9%	890	18%
\$50,000 to \$74,999	162	7%	573	12%
\$75,000 to \$99,999	32	1%	256	5%
\$100,000 and over	25	1%	306	6%

Source: U.S. Census Bureau, 1990 and 2000 Census.

Transportation may be an additional burden faced by elderly households in Arlington. The 2000 Census reported that 9 percent of elderly households who were either owning or renting a home had no vehicle available to them. Lack of access to a vehicle could limit access to health care and other services, particularly in a city like Arlington that does not have a public transit system.

Resources. Given the variety of housing options available to serve the elderly and the privatization of housing development, it is difficult to assess the sufficiency of housing for the City's elderly households without undertaking a comprehensive market analysis. However, the same housing problems that exist for the elderly in most cities are also prevalent in the City of Arlington. The most pressing issues for middle -and high-income elderly in the U.S. are finding facilities located in preferable areas with access to public transit and other needed community services. For low-income elderly, the most difficult issue is finding affordable housing with an adequate level of care.

Housing. Numerous federal programs, although not targeted specifically to the elderly, can be used to produce affordable elderly housing. These include CDBG, HOME, Section 202 developments, Section 8 vouchers and low-income housing tax credit developments. The Arlington Housing Authority currently issues 3,364 Section 8 vouchers. Eleven percent of Section 8 voucher holders are over the age of 65, and 5 percent of households on the waiting list are over 65 years of age.⁴ Therefore, elderly persons are disproportionately represented as voucher holders, and about proportionately represented on the waiting list.

Various housing developments have units available for low-income persons throughout Arlington, many of which are able to do so by using low-income housing tax credits during construction of their development. Exhibit V-5 on the following page displays the 16 apartment complexes that target low-income persons in Arlington. Together, these developments provide 3,213 units of available affordable housing to low-income elderly, of which 126 are disabled-designated units. Only 2 of the 16 complexes specifically target low-income seniors; the majority target families. The complexes that specifically target low-income seniors total 400 units, of which 36 are specified as disabled units. Units specifically for the elderly constitute 12 percent of total low-income units in the City, while disabled designated units constitute only 4 percent of the total low-income units.

⁴ Arlington Housing Authority and BBC Research & Consulting.

**Exhibit V-5.
Tax Credit Housing, City
of Arlington, 2004**

Note: Updated as of May 13, 2004.

Source:
Texas Department of Housing and
Community Affairs.

Housing Complex	Household Type	Disabled Units	Total LIHTC Units
North Arlington Seniors Apartment Community	Elderly	14	260
Village at Johnson Creek	Elderly	22	140
Total Elderly Units		36	400
Hill Top Apartments	Family	1	171
Brandon Oaks	Family	0	204
Northridge Apartments	Family	2	126
Avalon Apartments	Family	2	75
Running Brook Apartment	Family	3	248
Pineridge Apartments	Family	4	114
Hunt's View Apartments	Family	0	366
Northridge II Apartments	Family	0	224
Parkland Pointe	Family	40	149
Mayfield Apartments	Family	0	240
Arlington Villas	Family	20	280
Parkview Townhomes	Family	18	248
Addison Park Apartments	Family	0	224
Providence at Rush Creek II	Family	0	144
Total Family Units		90	2,813
Total Units		126	3,213
Disabled Units as a Percent of Total Units		4%	
Elderly Units as a Percent of Total Units		12%	

Nuestro Hogar Apartments, managed by Catholic Charities, is a Section 202 complex designated for the elderly and persons with disabilities. Nuestro Hogar has a total of 65 units. Fifty-two units are designated for the elderly and 13 units for persons with disabilities. Nuestro Hogar's units are efficiencies or 1 bedrooms.

Arlington New Beginnings is a unique supportive housing development consisting of 14, two-bedroom units housing an elderly resident and a live-in aide. The project was initially funded by CDBG and HOME grants in partnership with the City of Arlington. Residents must be 62 years of age or older, require the assistance of a live-in aide, qualify as low-to-moderate income according to federal guidelines and pass a background check. The complex has a community room that serves as an education, recreational and social activity center. Average total monthly income of the residents at New Beginnings is less than \$920. Rent is based on the Fair Market Rent, but residents can only be charged up to 30 percent of their adjusted income. Rent as of May 2004 was \$675. Residents typically pay rent with vouchers, personal funds, or financial assistance from families. Staff members arrange supportive services to help residents cope with aging. As of May 2004, 4 out of the 14 units were vacant, for a vacancy rate of 29 percent.

The City of Arlington offers several income-based grant programs to help the elderly stay in their homes. Through the Owner-Occupied Housing Rehabilitation Program, rehabilitation grants of up to \$24,500 are offered to homeowners, mostly adults over 65 years, to complete major repairs on their homes. The Emergency Architectural Barrier Removal Program offers grants of up to \$10,000 to modify homes (e.g., ramp installation) in order to increase residents' mobility. Arlington Homebuyers' Assistance Program (AHAP) offers down payment and closing cost assistance in the form of a \$4,000 zero percent loan payable only if the property is sold, conveyed, refinanced, or the first lien is paid off. Tarrant County Housing Partnership offer counseling and funds to those who wish to own a home as well.

Medicaid and Medicare are other important federal and state supports for elderly housing. Typically, Medicaid and Medicare are used to pay for room and board in nursing homes or other institutional settings. Waivers can also be used to pay for "environmental modifications" to the homes of elderly or disabled individuals. Currently, 7 nursing homes in the City accepting Medicare and/or Medicaid provide assisted-care living and supportive services to the elderly. All but one nursing home have dually certified beds. The remaining nursing home accepts Medicaid only. Exhibit V-6 shows the total number of beds provided by Medicaid and Medicare certified nursing homes in Arlington.

Exhibit V-6.
Medicaid and Medicare Certified Nursing Homes, City of Arlington, 2004

Nursing Home	Medicare Only Beds	Medicaid Only Beds	Dually Certified Beds
Town Hall Estates	0	12	0
Arlington Villa Retirement Community	0	0	148
Heritage Oaks	0	0	204
Mariner Health of Arlington	46	0	76
Oakwood Nursing and Rehabilitation	0	0	114
Arbrook Plaza	60	0	60
Dalworth Nursing & Rehabilitation	0	0	118
Total	106	12	720

Note: Updated as of May 13, 2004.

Source: http://facilityquality.dhs.state.tx.us/ltcqs_public/nq1/jsp3/qrsRatingComparison1en.jsp?MODE=P&LANGCD=en&CITY=ARLINGTON&TYPSTV=non_hosp&CGNME=nh.

Services. The non-profit Area Agency on Aging of Tarrant County (AAA), which is sponsored by United Way of Metropolitan Tarrant County, is the largest provider of direct senior services in Arlington. AAA receives funding from the Texas Department on Aging and provides comprehensive and coordinated services and opportunities for the elderly. Some of the specific services provided to persons over the age of 60 are home delivered meals through Meals On Wheels; congregate meals at senior centers; home health services; homemaker services; and transportation to medical services and senior centers via WHEELS. WHEELS is a special transportation service sponsored by the American Red Cross Chisholm Trail Chapter that assists the elderly and physically disabled with transportation to medical appointments, the pharmacy and/or hospital. Currently, WHEELS is the only countywide door-to-door transportation service that picks up and delivers customers with special needs. Other AAA services include case management, benefits counseling, guardianship services and legal awareness presentations.⁵

2-1-1 Texas is a statewide network that provides important non-emergency health and human services information. United Way of Metropolitan Tarrant County is one of 25 Area Information Centers that comprises the 2-1-1 network. Elderly persons, as well as the general population, can get information about caregiver support, financial assistance, food, health services, housing, in-home services, legal assistance, and transportation by simply dialing 2-1-1. In 2003, United Way of Metropolitan Tarrant County received a total of 58,980 calls countywide, 12 percent (6,892) of which were callers over the age of 60.⁶

Catholic Charities offers financial assistance and low-income housing for the elderly and disabled. Currently, Catholic Charities manages Nuestro Hogar Apartments, a Section 202 complex, as mentioned above. Catholic Charities also coordinates the Tarrant County Pharmaceutical Assistance Program, which assists elderly and disabled individuals in obtaining free or low cost medications from pharmaceutical companies. Many of the companies have benevolence programs, but the procedures for accessing these free medicines can be quite difficult. Program staff complete necessary paperwork, obtain signatures, attach required documentation and send completed forms to the appropriate company. In 2002, 8 percent of Catholic Charities clients in Tarrant County and North Texas were over the age of 60.⁷

Meals On Wheels of Tarrant County promotes the dignity and independence of the disabled, the elderly, and other homebound persons by delivering nutritious meals and coordinating needed services. Case managers assist clients in receiving fans, air conditioners, and heaters and also process applications that allow low-income clients to have their utility bills paid occasionally. Case managers arrange for clients to borrow indefinitely, and at no cost, equipment such as walkers, commode chairs and bath rails. Meals On Wheels serves approximately 2,200 meals daily. In 2003, the median client age was 77.8 years; 85 percent of clients were over the age of 60 and 68 percent were female.

⁵ <http://www.unitedwaytarrant.org/>

⁶ United Way of Metropolitan Tarrant County, *2-1-1 Texas Information & Referral Statistics: Countywide Report and 2-1-1 Texas Caller Statistics Arlington SE Tarrant County January-December 2003*.

⁷ <http://www.ccdofw.org/>

Arlington has two senior centers – Senior Recreation Center at New York and Senior Recreation Center at Eunice. Both center are multi-purpose facilities that provide opportunities for community involvement and personal growth. Social, recreational and educational activities are offered Monday through Friday at both centers for adults 50 years and over.⁸

Other resources that provide services to seniors in Tarrant County include:

- The Blue Book Directory of Community Resources – a guide to health and human services published annually by United Way of Metropolitan Tarrant County. The book contains information on local programs for housing, counseling, financial assistance, educational opportunities, food assistance, senior citizen resources, etc. The cost of the book is \$15.00;
- The State of Texas Assistance and Referral System (STARS) allows individuals to self-screen for potential eligibility for programs provided by the Texas Department of Human Services and other Texas state agencies;
- Mission Arlington/Mission Metroplex partners with Arlington Adult Day Health Care to provide referrals for families in need of assistance with elderly or disabled adults;
- Senior Citizen Services of Greater Tarrant County is a senior services network promoting dignity and independence, health, and well-being via nutrition, health-fitness programs, community services, recreation and information/referral on benefits and aging issues;
- YMCA of Arlington offers aerobic and strength training classes; and
- United Community Centers offers senior case management services.

Outstanding needs. One interviewee commented that there is great demand for affordable independent senior housing in Arlington. The interviewee said that there are vacancies in the independent/assisted living complexes because the complexes are not affordable.

According United Way of Metropolitan Tarrant County 2-1-1 caller statistics, the top 5 most requested needs by Arlington residents in 2003 were: 1) financial services; 2) health/medical services; 3) in-home services; 4) benefits counseling; and 5) housing.⁹ Under the category of financial assistance, 66 percent of callers requested assistance with their electric bills. Forty-one percent of calls regarding health/medical services requested prescription assistance. Under the category of in-home services, 30 percent of callers requested homemaker services. Of the Tarrant County callers age 60 and over sorted by zip code, one Arlington/SE Tarrant County zip code, 76010, appeared at number 6 out of the top 10 zip codes. In 2003, United Way received 10,591 calls from Arlington, of which 9 percent (991) were callers over 60. Housing ranked fifth of the top 10 requested needs by Arlington callers age 60 and over at 7 percent of total calls in 2003. Seventy-five percent of these housing

⁸ http://www.ci.arlington.tx.us/park/senior_centers.html

⁹ United Way provides Arlington specific data about 2-1-1 callers. However, included in the Arlington statistics are the cities of Mansfield and Kennedale.

requests for callers age 60 and over in Arlington requested information or assistance with subsidized housing and 11 percent requested information about special needs housing.¹⁰

According to the *Tarrant County Analysis of Impediments to Fair Housing Choice 2003 Update*, Arlington is the largest city in the nation without mass transit. In the 1999 *Tarrant County Community Assessment*, community leaders named transportation as the top health and human service challenge in Arlington. Transportation for older individuals is currently handled using Handitran and, to some extent, Mission Arlington's transportation services. Handitran is a special transportation service run by the City for individuals over 65 and those with disabilities. Handitran offers door-to-door, shared ride service on a demand response basis. Handitran vehicles are mini-buses equipped with wheelchair lifts. Taxis are also used to supplement the buses. However, Handitran's demand for services much exceeds its capacity. From October 1999 to September 2000, 6,154 requests for Handitran services were denied, mostly due to a lack of availability. Approximately 35 percent of riders from October 1999 to September 2000 were seniors - 15 percent were seniors with disabilities. Because there is no public transit in Arlington, Handitran is the only option for seniors who are not comfortable with driving but mobile enough to use a regular bus system. Riders often face long waits because drivers have to pick up other passengers and the cost per trip is \$1.75, more expensive than traditional bus services.¹¹ Eight of the 14 special needs interviewees in this study mentioned public transit as an unmet need for the Arlington population, including the elderly.

Persons Experiencing Homelessness

Definition. The Stewart B. McKinney Homelessness Act defines a person experiencing homelessness as "one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designated as sleeping accommodations for human beings." It is important to note that this definition includes those living with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the streets.

HUD's definition of homelessness is slightly more comprehensive. In addition to defining individual and families sleeping in areas "not meant for human habitation," the definition includes persons who:

- Are living in transitional or supportive housing for homeless persons but originally came from streets or emergency shelters;
- Ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- Are being evicted within a week from private dwelling units, no subsequent residences have been identified, and they lack resources and supportive networks needed to obtain access to housing; or
- Are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days, no subsequent residences have been identified, and they lack the resources and support networks needed to obtain access to housing.

¹⁰ United Way of Metropolitan Tarrant County, *2-1-1 Texas Information & Referral Statistics: Countywide Report and 2-1-1 Texas Caller Statistics Arlington SE Tarrant County January-December 2003*.

¹¹ Arlington Human Services Planners, *Arlington at the Millennium: A Profile of Arlington, Texas, at the Turn of the Century*.

This definition demonstrates the diversity of people experiencing homelessness. The numerous locations in which people experiencing homelessness reside complicate efforts to estimate an accurate number of the population.

Total population. Estimating the total population of persons experiencing homelessness on a nationwide, statewide or even local level, is challenging due to the various types of homelessness and difficulties in locating the population. For example, an individual living with friends on a temporary basis could be experiencing homelessness, but would be unlikely to be identified in a homeless count.

Before 2003, Arlington maintained a separate Homeless Coalition and produced its own Continuum of Care Grant Application. In 2003, the City of Arlington joined forces with the Tarrant County Homeless Coalition and also the City of Fort Worth and Tarrant County to prepare the countywide Continuum of Care (CoC). The Tarrant County Community Development Division in cooperation with the Tarrant County Homeless Coalition conducts a countywide homeless survey every 2 years. The most recent survey was conducted on October 31, 2002. The next survey will be November of 2004. The 2002 *Tarrant County Homeless Survey* estimated homeless populations based on 705 interviews with homeless persons. The survey found that 4,375 persons are homeless on any given night countywide for an annualized estimate of 8,631. That number includes sheltered and unsheltered populations and persons in transitional and permanent supportive housing. Of the 4,375 persons, 757, or 17 percent, are individuals with children, 1,393 are women (32 percent) and 2,225 are men (51 percent).

The *Homeless Survey* estimated that there are 466 persons experiencing homelessness at any one point in time in Arlington, which constitutes 11 percent of the county's homeless population. This number includes 223 sheltered homeless, 39 unsheltered individuals, 131 non-service users, 58 transitionally housed persons, and 15 persons in permanent supportive housing. Of the persons surveyed countywide, 12.9 percent said he/she was living in Arlington when first becoming homeless.

The CoC Plan estimates that there are about 1,015 *chronically homeless* persons (i.e., persons living in shelters or on the street) in Tarrant County.

Characteristics of persons experiencing homelessness. While the only consistent characteristic of the homeless is the lack of a permanent place to sleep, there are a number of sub-groups that are typically part of the homeless population. These include the following:

- **Race.** Assuming that numbers in the 2002 *Tarrant County Homeless Survey* are representative of Arlington, persons in families experiencing homelessness are predominately African American (47 percent) and White (40 percent). The 2000 survey found that homeless families were disproportionately African American. However, by 2002, the gap between the number of African American and White families experiencing homelessness began to close.
- **HIV/AIDS.** National estimates place the proportion of homeless persons who are HIV positive at 15 percent. According to the 2003 CoC Plan, 149 individuals experiencing *sheltered* homelessness in Tarrant County also had HIV/AIDS (or 3.4 percent of the county homeless population).

- **Substance abuse.** A recent HUD report found that 31 percent of homeless individuals who contact shelters, food pantries or other assistance providers have an alcohol problem, 19 percent have a drug problem and seven percent have both.¹² Applying these percentages to the estimate of the 466 persons experiencing homelessness in the City during any point in time, results in a total of approximately 144 homeless individuals with an alcohol problem, 89 homeless individuals with a drug problem and 33 homeless persons with both an alcohol and drug problem. According to the *Homeless Survey*, 12.1 percent of the homeless population surveyed in Tarrant County were homeless due to substance abuse problems and 34.8 percent of homeless individuals surveyed said they had previous substance abuse treatment. The 2003 CoC Plan estimates that 525 individuals experiencing sheltered homelessness in Tarrant County were also chronic substance abusers.
- **Mentally ill.** HUD estimates that 39 percent of persons are homeless who contact some assistance provider are mentally ill.¹³ Using the above estimate of 466 persons in Arlington experiencing homelessness at any given time, approximately 182 of those individuals have a mental illness. According to the 2002 *Homeless Survey*, 3.5 percent of the homeless population surveyed in Tarrant County were homeless *due to* mental illness. The *Homeless Survey* also indicated that 39 percent of the surveyed population had previous mental health treatment. According to the 2003 CoC Plan, 371 persons experiencing sheltered homelessness in Tarrant County also had a serious mental illness.

At risk of homelessness. The most common method of evaluating the risk of homelessness is by assessing the rent or mortgage an individual can afford. According to the National Low Income Housing Coalition's 2003 *Out of Reach* study, a minimum wage earner (earning \$5.15 per hour) would have to work 113 hours per week to afford a two-bedroom unit in the Fort Worth/Arlington PMSA at the fair market rent. The PMSA's housing wage, or the wage necessary to afford that same median priced two-bedroom apartment, is \$14.56 per hour. This results in an annual wage of approximately \$30,280, an income that almost 35,000 households (or 28 percent of all households) in the City of Arlington failed to earn in 1999.¹⁴ These are the households most at risk for homelessness.

A detailed profile of the City's housing market is provided in the Housing Market Analysis. This analysis reviews tenure (i.e. owner or renter), affordability, condition and other issues to consider in evaluating the local housing market. The analysis identifies approximately 14,000 renter households and 5,400 owner households who are both extremely- or very-low income and cost burdened. These households are likely to find it very difficult to obtain affordable housing, and are most at risk at experiencing homelessness.

¹² *National Evaluation of the Housing Opportunities for Persons with AIDS Program (HOPWA)*, ICF Consulting for the U.S. Department of Housing and Urban Development.

¹³ *National Evaluation of the Housing Opportunities for Persons with AIDS Program (HOPWA)*, ICF Consulting for the U.S. Department of Housing and Urban Development.

¹⁴ National Low Income Housing Coalition, <http://www.nlihc.org/oor2003/>.

Outstanding need. City and county shelters support a total of 1,928 beds for individuals and 1,412 for persons in families with children. The 2003 Tarrant County CoC Plan estimated a need for a total of 2,438 beds for individuals and 450 beds for persons in families with children who are experiencing homelessness.

No current comprehensive data at the City level is available to perform a gap analysis similar to the CoC. However, Exhibit V-7 (which is also HUD required table 1A) provides detailed information obtained from resources that provide supportive services to persons experiencing homelessness countywide.

Exhibit V-7.
Housing Gaps Analysis for Population Experiencing Homelessness, Tarrant County, 2003

Individuals	Current Inventory in 2003	Under Development in 2003	Unmet Need/Gap
Beds/Units			
Emergency Shelter	1,152	0	1,236
Transitional Housing	390	14	924
Permanent Housing	386	0	278
Total	1,928	14	2,438

Persons in Families with Children	Current Inventory in 2003	Under Development in 2003	Unmet Need/Gap
Beds/Units			
Emergency Shelter	246	0	228
Transitional Housing	683	45	171
Permanent Housing	483	38	51
Total	1,412	83	450

Note: This table is based on HUD required table 1A.

Source: Tarrant County FY 2003 Continuum of Care Narrative.

Exhibit V-8 on the following page displays the number of sheltered and unsheltered population and subpopulations experiencing homelessness in Tarrant County.

Exhibit V-8.
Sheltered and Unsheltered
Population and Subpopulations Experiencing Homelessness, Tarrant County, 2003

Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	1,031	573	1,321	2,925
2. Homeless Families with Children	121	257	44	422
2a. Persons in Homeless Families with Children	393	914	143	1,450
Total (lines 1 + 2a.)	1,424	1,487	1,464	4,375

Homeless Subpopulations	Sheltered	Unsheltered	Total
Chronic Homeless	497	518	1,015
Seriously Mentally Ill	371		
Chronic Substance Abuse	525		
Veterans	875		
Persons with HIV/AIDS	149		
Victims of Domestic Violence	430		
Youth	131		

Source: Tarrant County FY 2003 Continuum of Care Narrative.

As shown above, the largest homeless subpopulations are persons who are chronically homeless and veterans. In addition, chronic substance abusers and victims of domestic violence comprise a substantial portion of the homeless subpopulation.

Resources. The City of Arlington has a number of social service providers for persons experiencing homelessness or at risk of experiencing homelessness. Exhibit V-9 displays organizations that provide homeless services in the City of Arlington and countywide.

**Exhibit V-9.
Homeless Service Providers, 2003**

Organization	Type of Housing	Target Population	Number of Beds	
			Individual	Families with Children
The Women's Shelter	Emergency	Single women	72	0
Tarrant County Tenant Based Rental Assistance ¹	Transitional	Single men and women, female victims of domestic violence	4	24
Arlington Housing Authority	Transitional	Families with children	0	89
Arlington Life Shelter	Transitional	Single men and women	87	0
Salvation Army - Arlington	Transitional	Families with children	0	35
Volunteers of America	Transitional	Single women	7	22
Arlington Housing Authority – Shelter Plus Care	Permanent	Single men and women	0	5
<i>Under Development (as of 2003)</i>				
Tarrant County Tenant Based Rental Assistance ²	Transitional	Youth	14	0
Tarrant County Tenant Based Leasing Assistance ³	Permanent	Families with children	0	38
Union Gospel Mission	Transitional	Families with children	0	45

Note: (1) Includes 1 bed for individuals and 4 beds for families with children at Arlington Life Shelter and 3 beds for individuals and 20 beds for families with children at The Women's Shelter.

(2) Services provided through Volunteers of America.

(3) Services provided through Volunteers of American LIGHT Program.

The majority of organizations above provide services for the City of Arlington residents. However, some organizations provide services countywide. Organizations providing services specifically for other cities, such as Fort Worth, were not included in this list. Some housing services can be accessed through other organizations that work in conjunction with the above listed organizations.

Source: Tarrant County FY 2003 Continuum of Care Narrative and Arlington Housing Authority.

As shown above, Arlington Life Shelter and The Women's Shelter are the largest providers of transitional and emergency housing in Arlington, providing 87 and 72 beds respectively, for homeless individuals and female victims of domestic violence. In addition, they provide services to various other special needs populations. The Salvation Army in Arlington is the largest provider of transitional housing services for families with children. When completed, the Tarrant County Tenant Based Rental Assistance program through Volunteers of America will be the only housing service in the City specifically targeting youth.

Locally, Arlington Life Shelter, the largest provider of homeless services in the city, reported that they serve more than 1,400 homeless persons a year with a total of 87 beds. The Life Shelter stays “pretty full” every night and has its lowest occupancy rate February through March of each year. Of these 1,400 homeless individuals in 2002, 47 percent were White, 41 percent African American, 8 percent of Hispanic/Latino origin, 3 percent Native American and 1 percent Asian. Twenty-three percent of residents in 2002 reported a drug/alcohol abuse related disability, 9 percent reported “other disability,” 7 percent with a physical disability, 6 percent reported both mental health issues and substance abuse, 5 percent with a serious mental illness and 50 percent reported no disability. In 2003, 47 percent of clients served were between 31 and 50 years of age, 52 percent were men, 28 percent women, and 20 percent children. The Life Shelter provides basic life needs (shelter and food), children’s services including day care and school enrollment, education services, employment placement and coaching, mental health services and social work services. To be eligible for services, an individual must meet several requirements, one of which is the ability to work a minimum of 20 hours per week. After individuals complete the 9-week program, they are eligible for transitional housing. The shelter also acts as an emergency shelter during periods of extreme heat or cold.

The Women’s Shelter, funded largely by CDBG, is the second largest provider of housing services in Arlington and targets women and children who have been victims of domestic violence. Thirty-four percent of persons in the residential program and 48 percent of persons receiving non-residential services live in the City of Arlington. The mission of the shelter is to provide services that will lead to self-sufficiency, independence and living violence free. The Women’s Shelter has an emergency shelter, a transitional housing program, a 24-hour crisis hotline and educational and outreach services. In 2003, The Women’s Shelter served 1,336 clients in the emergency shelter program. Forty-four percent were White, 24 percent African American and 28 percent of Hispanic/Latino origin. Thirty-three percent of the clients in the residential program were between the ages of 25 and 54. In non-residential programs for 2003, The Women’s Shelter served 1,804 persons. Racial statistics were quite similar to the residential program. However, a larger percentage of clients (54 percent) were between the ages of 25 and 54. In order to qualify for the transitional housing program, a woman must have a car, be employed and be pursuing legal matters.

The Salvation Army in Arlington has 14 individual rooms and 1 dorm type room for families with children for a total of 42 beds. Each family lives in one room, with the exception of the dorm room. To qualify for services, an individual must be employed or employable within 2 to 3 weeks after entering the program, have children, be legally married and save 75 percent of his/her income. Most householders are females in the mid-thirties. For the month of April 2004, 93 percent of householders were women, 29 percent were White, 64 percent African American and 7 percent of Hispanic/Latino origin. Arlington Salvation Army provides social skills classes, parenting workshops and workshops discussing prevalent women’s issues.

The Emergency Shelter Grants Program (ESG) is a federal program administered through HUD that provides basic shelter and supportive services for persons experiencing homelessness. The City of Arlington uses ESG money to support nonprofit agencies helping the homeless. Activities that have been funded in previous years include: direct services (childcare, job placement, and transportation); homeless prevention activities; shelter operation activities (staff salaries and facility maintenance); and shelter renovation and rehabilitation. For 2004-2005, the City will receive \$142,112 in ESG funds, which will be allocated between the Arlington Life Shelter, The Women’s Shelter and the City of Arlington General Administration.

The Supportive Housing Program (SHP), administered through HUD as part of the McKinney-Vento Homeless Assistance Act of 1987, is a competitive grant designed to provide supportive housing and services to persons experiencing homelessness. The Arlington Housing Authority (AHA) uses SHP funds to provide rental assistance to shelter-referred clients. The SHP program is unique in its planned service component, which requires the client to establish performance measures. The shelters must monitor clients' progress on an ongoing basis and complete annual progress reports. For FY 2004-2005, AHA will receive a total of \$563,963 in SHP funds to provide 28 individuals/families with transitional housing. Arlington Life Shelter will also receive \$212,000 in SHP funds for FY 2004-2005 to provide case management and tenant-based rental assistance to 44 persons completing the shelter's rehabilitative work program. Participants will be housed at Shadow Brook apartments.

Persons at risk of experiencing homelessness often reside in motels that offer affordable daily and weekly rates. Motels located on Division Street close to downtown Arlington offer daily rates ranging from \$25 to \$55 and weekly rates from \$89 to \$175. Motel customers stay anywhere from a day to several years. The current occupancy rate for most Division Street motels is 50 percent, but has been higher in past years. Motel owners indicated that many occupants work in the construction or food services industry or in local call centers. According to one interviewee, the average age of occupants is somewhere in their 30s.

The YWCA has a Child Development Center in central Arlington that provides child care to children 6 weeks to 5 years of age who are homeless and living in shelters or whose parents need a sliding scale fee. The Center also serves children of UTA students. Children receive services targeting development of social, emotional, intellectual and physical skills. Weekly fees are as follows, but can be reduced upon inquiry: \$132 for infants (birth to 17 months), \$127 for toddlers (18 to 35 months) and \$122 for preschoolers (3 to 5 years).¹⁵

The Homeless Information Management System (HMIS), operated by Tarrant County ACCESS for the Homeless, links nearly 100 sites together in a Safety Network (community-based, faith-based, non-profits and government agencies). The goal of HMIS is to use technology to reduce the incidence of homelessness by improving the capacity of its member organizations to deliver services. HMIS allows client tracking, referrals, coordinated service plans and progress reporting for organizations in the Safety Network. As of July 1, 2003, the Safety Network contained 34,558 individual service plans.¹⁶

Homeless outreach activities are provided by AIDS Outreach and Mental Health Mental Retardation of Tarrant County as well as other service providing agencies.

¹⁵ <http://www.ywca.org/site/pp.asp?c=bflIIVMKG&b=36476>

¹⁶ Tarrant County FY 2003 Continuum of Care Plan.

Persons with Disabilities

Total population. The 2000 Census definition of disability encompasses a broad range of categories, including physical, sensory and mental disability. Within these categories are people who have difficulties:

- Performing certain activities such as dressing, bathing or getting around inside the home (self-care disability);
- Going outside the home alone (go-outside-home disability); or
- Working at a job or business (employment disability).

The Census definition of people with disabilities includes individuals with both long-lasting conditions, such as blindness, and individuals that have a physical, mental or emotional condition lasting 6 months or more that makes it difficult to perform certain activities. All disability data from the Census is self-reported by respondents.

In 2000, there were 48,065 disabilities reported for the non-institutionalized population over the age of 5. This represents 16 percent of the non-institutionalized population age 5 and older. Exhibit V-10 below presents disability by age for residents of Arlington.

**Exhibit V-10.
Disability by Age,
City of Arlington,
2000**

Note: N/A indicates that data is not available for that age group and specific disability.

Source:
U.S. Census Bureau, 2000 Census.

Type of Disability	5 to 15 Years	16 to 64 Years	65 Years and Over	Total
Sensory	262	2,388	660	3,310
Physical	186	3,611	2,124	5,921
Mental	2,030	1,819	155	4,004
Self-care	110	63	17	190
Go-outside-home	N/A	1,831	759	2,590
Employment	N/A	11,417	N/A	11,417
Two or more disabilities	632	15,922	4,079	20,633
Total	3,220	37,051	7,794	48,065

Of all disabilities, employment and physical disabilities were the most prevalent, comprising 63 percent of all types of disabilities (not including the category of two or more disabilities). Seniors aged 65 and over composed 36 percent of persons with a physical disability, and 27 percent of all elderly with a disability had some form of physical disability.

The Arc of Greater Tarrant County, one of the largest non-profits serving persons with disabilities in the City and county, served 881 households, mostly in Tarrant County, in 2003. Over 350, 40 percent, of those households were either families with children and/or adults with disabilities in the City of Arlington.

Persons with disabilities also include those with developmental disabilities. The Administration on Development Disabilities (ADD) estimates there are nearly four million Americans, or 1.4 percent of the

total population, with a severe developmental disability. Applying this percentage to the City of Arlington's 2000 population, approximately 4,658 residents would have a developmental disability.

The Centers for Disease Control and Prevention (CDC) estimates that about 17 percent of U.S. children under 18 years of age have a developmental disability. Applying this incidence rate to the 2000 population of Arlington, approximately 16,796 children have some form of physical, cognitive, psychological, sensory or speech impairment. This estimate is higher than the ADD estimate as it includes non-severe developmental disabilities. Additionally, the CDC estimates that approximately 2 percent of school-aged children in the U.S. have a serious developmental disability, such as mental retardation or cerebral palsy, and need special education services or supportive care. Applying this percentage would indicate that approximately 1,976 children in the City of Arlington have a serious developmental disability.

Outstanding need. Persons with disabilities who need wheelchair-accessible units in the City of Arlington have a limited pool of apartments and homes from which to choose. According to key person interviews, finding a unit that is both accessible and affordable can be especially difficult.

According to United Way of Metropolitan Tarrant County 2-1-1 caller statistics, housing was the fifth most requested need of Arlington callers in 2003 with 11 percent of those calls regarding special needs housing. Eighteen percent of total transportation calls in 2003 concerned transportation for persons with disabilities and another 15 percent requested traveler's aids.

Transportation for persons with disabilities is provided through the City of Arlington Handitran program. Handitran offers door-to door, shared-ride, demand response service with mini-buses equipped with wheelchair lifts. However, demand exceeds capacity. From October 1999 to September 2000, 6,154 requests for Handitran service were denied, mostly due to lack of availability. Total riders from October 1999 to September 2000 totaled 102,476, and 65 percent of riders were persons with disabilities. Fifteen percent were disabled seniors. The cost is \$1.75 for a one-way trip.¹⁷ Eight of the 14 special needs interviewees mentioned public transit as an unmet need for the Arlington population.

Several key persons interviews indicated the need for affordable and accessible housing in Arlington for persons with disabilities. According to one interviewee, Concrete Change, an international program designed to make all homes "visitable," has had much success in Austin and Atlanta. The mission of Concrete Change is to change the status quo for home building to include three main features: ZERO-STEP entrance to homes, all main floor interior doors with 32 inches of clear passage space and at least a half bath, preferably a full bath, on the main floor.¹⁸ These changes are easy to make and, according to one interviewee, can increase a builder's market by .25 to 1.5 percent.

¹⁷ Arlington Human Service Planners, *Arlington at the Millennium: A Profile of Arlington, Texas, at the Turn of the Century*.

¹⁸ <http://www.concretechange.org/>

A recent study, *Priced Out in 2002*¹⁹, compared average monthly Social Security Income (SSI) payments with rental housing costs at the national level and for each state. The study concluded that persons with disabilities receiving SSI benefits in the United States needed to pay 105 percent of their monthly income to rent a one-bedroom apartment price at the HUD Fair Market Rent. In Texas, they would need to pay 98 percent of their monthly income, and in the Fort Worth/Arlington PMSA 105 percent. While the cost for a one-bedroom apartment has increased 12 percent in Texas from 2000 to 2002, SSI monthly payments have only increased 6 percent over the 2-year period. According to the National Low Income Housing Coalition's 2003 *Out of Reach* study, an SSI recipient (receiving \$552 monthly) can afford monthly rent of no more than \$166, while the Fair Market Rent for a one-bedroom unit in Arlington is \$585.

Resources. In determining the resources available to people with disabilities in Arlington, it should be noted that individuals may have access to the following supportive programs to help meet their housing needs:

- SSI, a federal support program that is available to people who have disabilities and limited income and resources;
- Medicaid waivers allow the state to provide home and community-based services to clients who would otherwise require nursing home care or other forms of institutional care. The waivers cannot be used to cover the cost of housing, although they can be used for environmental modifications.
- Texas Rehabilitation Commission (TRC), a state agency, supported by state and federal funds, assists Texans with disabilities to obtain employment and maximize their ability to live independently in their communities. TRC also provides rehabilitation services for persons who have traumatic spinal cord or brain injury. TRC funds Independent Living Centers, which offer information, assistive devices and vehicular modifications to help individuals with disabilities live independently. TRC also keeps track of new equipment and services available for people with disabilities.²⁰
- Mental Health and Mental Retardation of Tarrant County (MHMR) provides services and support for persons with mental retardation or pervasive development disorder in individual, family and foster homes as well as in alternative living residences and small group homes. Vocational Services and supports are also provided through job placement.
- Tarrant County Home of Your Own, sponsored by United Cerebral Palsy of Tarrant County, offers up to \$15,000 combined for down payment and closing cost assistance for persons with disabilities, HomeChoice Home Mortgages through Fannie Mae and funds for home modifications.
- Emergency Architectural Barrier Removal Program in Arlington helps the low- and moderate-income population and persons with disabilities and their families by providing up to \$10,000 to remove barriers or modify homes.

¹⁹ *Priced Out in 2002*, May 2003, <http://www.c-c-d.org/PO2002.pdf>

²⁰ Texas Rehabilitation Commission, <http://www.rehab.state.tx.us/services.html>.

According to the Arlington Housing Authority, in March of 2004, 5 percent of Section 8 voucher holders with an Arlington address reported having a disability. This number likely under represents the population of voucher holders living in Arlington with a disability because 19 percent of voucher holders with an Arlington address did not report disability status. Twenty-five percent of Section 8 voucher holders, including voucher holders living in other cities, reported having a disability. However, the demand for vouchers far exceeds the supply. As of March 2004, the waiting list was 4,888 persons, with 3,375 of those persons in Arlington and 19 percent reporting a disability. The typical time for someone on the waiting list is between 3 and 5 years.

United Cerebral Palsy of Tarrant County's (UCP) mission is to enhance the lifestyle of individuals and families with all types of disabilities. UCP provides employment services, benefits planning, rehabilitation services, housing services, community living and supportive services, personal assistance, respite care, homemaker services and case management. As mentioned above, UCP runs the Tarrant County Homes of Your Own program as well as the Fair Housing program, which provides education and outreach about individual rights under the Fair Housing Act. In an innovative use of Section 8 vouchers, UCP has been able to apply Section 8 vouchers to housing mortgages. This is an idea that UCP hopes to continue implementing. As of May 2004, UPC served 75 clients under the housing program in Tarrant County.

Challenge Specialties, Inc. is a unique privately run company that works with builders and/or directly modifies existing homes to make them accessible to persons with disabilities. Challenge Specialties' goals include empowering persons with disabilities to make their own decisions and educating builders on special needs housing. Challenge Specialties designs home modifications including wall mount systems for bathtubs and other transitional equipment that can be easily moved. The president of Challenge Specialties also runs a company called RampMan which installs ramps and lift systems for schools. Although Challenge Specialties is based in Arlington, as of May 2004, of 11 total projects, only one was in Arlington.

Easter Seals provides services for adults and children with disabilities. Services include nutrition and exercise programs, rehabilitation services (physical therapy, occupational therapy, speech-language therapy), job training and employment services, adult day programs, case management and access to necessary medical equipment. Easter Seals of Greater Dallas has offices in Dallas and Carrolltown, which will serve people from Arlington. Easter Seals Greater Northwest Texas, based in Fort Worth, serves most of the Arlington population. In 2003, Easter Seals Greater Northwest Texas served 175 individuals from Arlington.

The majority of persons with disabilities live independently or with family members or friends. For those wanting to live independently, there are limited housing resources available. The City of Arlington has a number of affordable, disabled-designated units in housing complexes, the majority of which were developed using low-income housing tax credits. Exhibit V-12 on the following page displays affordable housing complexes with disabled-designated units. There are 179 units in the City designated for persons with disabilities. These units represent about 9 percent of the total units in the developments in which they are located. Eighty-nine, or 50 percent of the units, are for the elderly who are disabled.

**Exhibit V-12.
Affordable Housing
Complexes with
Disabled-Designated
Units, City of Arlington,
2003**

Note:

* Denotes tax credit housing.

Source:

<http://www.hud.gov/offices/hsg/mfh/hsgre nt.cfm> and Texas Department of Housing and Community Affairs.

Affordable Housing Complex	Number of Units	Type of Units	Disabled Units
Arlington VOA Living Center	15	Disabled	12
Fort Worth Community Homes	8	Disabled	8
Fort Worth VOA Living Center	6	Disabled	6
Nuestro Hogar Apartments	65	Elderly/Disabled	13
VOA Community Home	7	Disabled	6
VOA Scattered Site Duplexes	8	Disabled	8
Hill Top Apartments *	171	Family	1
Northridge Apartments *	126	Family	2
Avalon Apartments *	75	Family	2
Running Brook Apartments *	248	Family	3
Pineridge Apartments *	114	Family	4
Village at Johnson Creek *	140	Elderly	22
Parkland Pointe *	250	Elderly	40
North Arlington Senior Apartment Community *	261	Elderly	14
Arlington Villas *	280	Family	20
Parkview Townhomes *	248	Family	18
Total	2,022		179

Additionally, to the extent that persons with disabilities qualify, they are also able to access the City's general supply of housing through the use of housing vouchers. However, these units may not contain the accessibility modifications needed.

Persons with HIV/AIDS

Total population. The Centers for Disease Control and Prevention (CDC) estimates there are 800,000 to 900,000 people, or approximately 0.3 percent of the nation's population, currently living with HIV/AIDS, with approximately 40,000 new HIV/AIDS infections occurring in the U.S. every year.²¹ Applying this percentage to Arlington's 2000 population, approximately 998 residents would have been living with HIV/AIDS.

The Division of Epidemiology and Health Information of Tarrant County Public Health publishes a quarterly report entitled *AIDS Perspectives*. In 2003, 70 Arlington residents reported having HIV and 22 persons reported having AIDS. From January 1982 through September 2003, 247 Arlington residents reported being HIV positive, 313 reported having AIDS and 310 Arlington residents died from HIV/AIDS. In Tarrant County, the prevalence of AIDS is highest among the African American population. Prevalence of AIDS is much higher among men than women in Tarrant County and highest among the age group 30 to 39 years of age.

According to a representative from AIDS Outreach Center, they serve 1,200 people a year in Tarrant County and between 10 to 25 percent (120 to 300 people) from Arlington. The representative also

²¹ Centers for Disease Control and Prevention, "A Glance at the HIV Epidemic", <http://www.cdc.gov/nchstp/od/news/At-a-Glance.pdf>.

indicated that approximately 10 of the persons in Arlington will not only be living with HIV/AIDS, but also be experiencing homelessness at any given time.

Outstanding need. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS are in need of housing. This estimate translates into a need of housing for between 299 and 499 people living with HIV/AIDS in Arlington. According to the advocacy group AIDS Housing of Washington, 65 percent of people living with HIV/AIDS nationwide cite stable housing as their greatest need next to healthcare. The organization also estimates that one-third to one-half of people living with AIDS are either homeless or in imminent danger of losing their homes.

Barriers to housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination, housing availability, transportation and housing affordability. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. AIDS Housing of Washington estimates that 20 percent of people currently living with HIV/AIDS use or abuse substances other than their own prescription medicine, and 36 percent have abused substances in the past. The incidence of mental illness among the HIV/AIDS community is also high. Approximately 17 percent of people currently living with HIV/AIDS have a persistent mental illness; 5 percent have AIDS related dementia. Because of frequent concurrence of substance abuse and mental illness with HIV/AIDS, housing providers often struggle to serve this population.

Resources. AIDS Outreach provides the majority of services for the City of Arlington and the county. In fact, AIDS Outreach is the only organization in Tarrant County that assists the HIV/AIDS population with housing issues in the City of Arlington. AIDS Outreach helps AIDS patients experiencing homelessness submit housing applications and find apartments through the Arlington Shelter Plus Care Program. Shelter Plus Care is a program that provides rental assistance and onsite social services. In addition to housing assistance, AIDS Outreach provides case management, counseling, mental health services, HIV testing and education and outreach to at-risk populations.

The Samaritan House is a major housing provider for individuals with HIV/AIDS throughout Tarrant County, and serves Arlington residents.

Tarrant County AIDS Interfaith Network provides several resources and services for persons with HIV/AIDS. AIDS Interfaith offers medication delivery to homebound clients, care team/buddy-companion services, community education, minority outreach and a weekly meeting for Spanish speaking women living with HIV/AIDS.

The Tarrant County Health Department at its Arlington center provides physical examinations, medical case management, testing, immunizations, medications and nutrition counseling for HIV positive patients at its location on West Randall Mill Road. The Tarrant County Health Department in Arlington also offers education prevention training.

MHMR of Tarrant County provides case management and addiction services for individuals who are HIV positive. HIV services include a street outreach team that engages people at high risk of contracting HIV due to their substance abuse, sexual, or other behaviors. MHMR tries to link them to substance abuse treatment as well as medical and other services. They also share ways to prevent HIV, facilitate education groups, complete HIV screenings in cooperation with the Public Health

Department, provide pre-test counseling, make referrals for other needed services and provide follow-up on clients. Further HIV services include intensive case management to HIV positive clients who are using drugs or alcohol. Services, among many, include a thorough assessment and an individualized action plan that includes entry into substance abuse treatment if needed.

Persons with Mental Illness

Total population. Estimating the number of persons with mental illnesses is complicated by varying degrees and types of mental illnesses. The National Institute of Mental Health estimates that 22 percent of the U.S. population has a diagnosable mental disorder; this would indicate that 73,193 persons in Arlington have such a disorder. People suffering from serious mental illness comprise about 2 percent of the general population; using this incidence rate, approximately 6,654 people would have a serious mental illness in Arlington.

Substance Abuse and Mental Health Services Administration (SAMSHA) estimated in its 2001 *National Household Survey on Drug Abuse* that 1,032,000 people in the State of Texas had a serious mental illness, as defined by criteria in the *Diagnostic and Statistical Manual of Mental Disorders, Fourth Edition* (DSM-IV). Of those people, 274,000 people were estimated to be under the age of 18 and 758,000 were 26 years or older. Applying these findings to the 2000 Texas population produces an incidence rate of 4.9 percent, which means that approximately 16,302 persons in Arlington would have a serious mental illness - 4,325 of those persons under the age of 18 and 11,977 persons over the age of 26. This number is significantly larger than the number estimated above using the national incidence rate from The National Institute of Mental Health.

Tarrant Council on Alcoholism and Drug Abuse serves approximately 135 to 145 people in Arlington a year providing not only help with substance abuse, but mental health counseling. One representative estimated that only 20 to 25 percent of the population served by the organization are in permanent housing.

Outstanding need. Many persons with mental illness are able to live independently. Those who qualify for disability status can use their SSI income towards housing costs, but SSI is usually too low to adequately cover housing costs. Persons with mental health issues are able to access Section 8 vouchers from the Arlington Housing Authority, but demand is high and the waiting list for a unit can be as long as 5 years.

Persons with mental illness unable to live independently often live in licensed board and care homes that provide a higher level of supervision and care. However, Arlington does not have any group homes and many residents are forced to seek services in Fort Worth.

Several key person interviews revealed that housing for persons with mental illness is in great demand, especially single-room occupancy transitional housing. In addition, interviewees said that persons with severe mental illness face huge barriers in the Arlington shelter system because all shelters require persons to be employable which may not be feasible. Interviewees also expressed the need for shelters for people with multiple-problems, such as substance dependence or abuse and mental illness.

United Way of Metropolitan Tarrant County's 2-1-1 caller statistics for 2003 revealed that health/medical assistance was the third most requested need in Arlington. Of the health/medical calls in 2003, 8 percent (68 callers) requested mental health evaluation or treatment. MHMR and the Tarrant Council on Alcoholism and Drug Abuse both echoed the increasing demand for their services. The waiting list for MHMR is currently 2 to 3 months long and approximately 250 to 300 Arlington residents seeking assistance from Tarrant Council are referred to Fort Worth due to overflow.

Resources. MHMR of Tarrant County is the largest provider of direct services for persons with mental illness in the county. MHMR provides comprehensive treatment and assistance to seriously mentally ill adults and children. MHMR has eligibility specialists who help people apply for SSI and an innovative TeleMedicine program in partnership with Arlington Life Shelter. Due to long waiting lists at MHMR, clients were leaving the shelter system before receiving medical treatment. TeleMedicine not only enables clients to receive timely medical treatment, but it also solves the potential problem of traveling from the Arlington Life Shelter to the MHMR clinic in Fort Worth. By utilizing a videoconference monitor, the TeleMedicine program allows the client in Arlington immediate access to a doctor in Fort Worth who can diagnosis and prescribe medications. MHMR also works with the Arlington Housing Authority to place people in the Shelter Plus Care Program that is available for persons who have a mental illness and are experiencing homelessness.

The Mental Health Association of Tarrant County is the information and referral specialist for all of Tarrant County. Mental Health Association of Tarrant County can provide information about support groups, providers and other resources.

The Safe Haven, located in Fort Worth, provides 10 men and 10 women with serious and persistent mental illness private accommodations. There is no maximum length of stay for these persons and supportive services are offered through MHMR.

Simon Transitional Housing in Fort Worth is run by the Salvation Army and provides transitional housing for 40 individuals with co-occurring diagnoses (mental illness and substance abuse). MHMR provides treatment at this facility.

The Tarrant Council on Alcoholism and Drug Abuse in Arlington provides one-on-one therapy for persons with mental illnesses in conjunction with substance abuse problems. Tarrant Council serves approximately 135 to 145 people a year in Arlington.

Persons with Substance Dependence or Abuse

Total population. According to the 2002 *National Survey on Drug Use and Health* (NSDUH), conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 22 million Americans in 2002 had substance dependence or abuse (9.4 percent of the total population aged 12 or older). An estimated 19.5 million Americans, or 8.3 percent of the population aged 12 and older, were illicit drug users. An estimated 54 million Americans (22.9 percent) participated in binge drinking of alcohol at least once in the 30 days prior to the survey, and 15.9 million (6.7 percent) were heavy drinkers.

Applying these statistics to Arlington's population, approximately 26,431 persons aged 12 and older had substance dependence or abuse in 2002. The statistics also suggest that approximately 23,300 were illicit drug users, 64,400 had participated in binge drinking of alcohol and 18,800 were heavy drinkers.

According to the Texas Commission on Alcohol and Drug Abuse, in 2002, 3,460 persons were admitted for substance abuse treatment in Tarrant County, 816 of which were alcohol related treatments and the remaining treatment concerned all other drugs. Fifty-two percent of admitted adults were male, while a larger percentage of admitted youths (84 percent) were male.

Outstanding need. The NSDUH survey estimates that 3.5 million people aged 12 or older (1.5 percent of the population) received some kind of treatment for a problem related to the use of alcohol or illicit drugs in the 12 months prior to the survey. Applying this to Arlington's population, approximately 4,218 persons received some form of treatment, leaving nearly 22,213 persons potentially untreated.

Resources. Persons with substance dependence or abuse can access a variety of housing services in Tarrant County. In the CoC Plan, MHMR applied for funds to aid the Supporting the Homeless Program, which would dedicate two beds specifically for chemical abuse and detoxification treatment when the individuals meet no other priority criteria. The CoC Plan also focuses on renewing funding for Simon Transitional Housing managed by the Salvation Army for 40 persons with co-occurring disorders (mental illness and substance abuse).

Tarrant Council on Alcoholism and Drug Abuse has an office in Arlington that serves between 135 to 145 persons a year with substance abuse and mental health issues as well as housing needs. Services include individual therapy. Approximately 250 to 300 persons a year are referred to the Fort Worth office due to a large demand and limited resources in Arlington. Tarrant Council estimated that 60 to 65 percent of Arlington clients are homeless. These clients are usually referred to the Arlington Life Shelter.

MHMR of Tarrant County provides several addiction services for individuals in Tarrant County. MHMR services include: medically supervised detoxification for adults, counseling for adults and adolescents, short terms residential treatment, day treatment for adolescents and other outreach services. Since 2000, MHMR has served over 10,000 clients. Addiction services are also available for women with children, HIV positive individuals, homeless individuals and people with dual diagnoses.

Youth

Because of growing concerns of the needs of youth in transition from out-of-home care, this section is including this group as a special needs population. This section details the most current research about the needs of this population.

Total population. Each year there are between 20,000 and 25,000 youth aged 16 and older that transition from the foster care system to independent living nationwide. Typically, the foster care system expects the youth to live on their own at age 18. According to specialists who work with this population nationwide, youth in foster care often do not get the help they need with high school completion, employment, accessing health care, continued educational opportunities, housing and transitional living arrangements.

Based on data from The Texas Department of Family and Protective Services, as of August 2003, 16 percent of the children in the State of Texas foster care system were between the ages of 16 and 20.²² This number represents the population "aging out" of the foster care system and at-risk of living without safe and affordable housing. Applying the statewide portion to Tarrant County numbers, there were

²² *Texas Department of Protective and Regulatory Services, 2003 Data Book*,
http://www.tdprs.state.tx.us/About/Data_Book_and_Annual_Reports/2003toc.asp.

approximately 168 youths in foster care between 16 and 20 years of age in Tarrant County in 2003. The Texas Department of Family and Protective Services is required to provide services for youths departing from foster care through the Preparation for Adult Living (PAL) program. In 2003, 5,849 Texas youths between 16 and 20 were eligible for services, although only 4,921 actually received PAL services. However, data on the number of youth to whom services are provided (discussed later in the section) suggest that a larger population of youth have housing needs than only those transitioning from out-of-home care. These include abused and neglected children of all ages.

Outstanding need. National studies have shown that most youth transitioning from in-home care to self-sufficiency do not appear to have the needed supports to be self-sufficient. Since 1986, the federal government has provided funding for states to develop independent living programs to prepare foster care youth for adulthood. Independent living services typically offer assistance with money management, health and safety, locating and maintaining housing, food and nutrition, community resources, career planning and social skills development.

However, national studies of youth who have left foster care show that 12 to 18 months after leaving foster care:

- 40 percent end up homeless;
- 50 percent are unemployed;
- 37 percent do not have a high school diploma or GED;
- 33 percent are on public assistance;
- 30 percent have children; and
- 27 percent of the males and 10 percent of the females have been incarcerated.

Research also shows that three out of ten of the nation's homeless are former foster children, and homeless parents who have a history of foster care are almost twice as likely to have their own children placed in foster care as homeless people who were never in foster care. Several studies document that anywhere from 10 to 25 percent of former foster youth are homeless for at least one night after they leave foster care.

The need for safe affordable housing is a central need identified by young adults who have “aged out” of substitute care. These young adults need to have transitional housing with supportive services, rental vouchers with supportive services and affordable housing.

In 2002, the Casey Family Programs Foundations for the Future released a framework for youth transitioning from foster care to successful adulthood. It mentioned finding and maintaining good living situations as one of the biggest challenges for youth leaving foster care. The framework for housing includes:

- Provide life skills classes that teach youth how to live independently;
- Provide opportunities for youth to practice living on their own;
- Increase staff knowledge of housing issues, including knowledge of available resources to accommodate housing needs;
- Create alliances with housing providers; and
- Ensure that youth have a safe, affordable place to live when leaving care.

In 2002, the Jim Casey Youth Opportunities Initiative sponsored a study exploring public knowledge and perceptions about the challenges facing youth leaving foster care. The main findings of the study were:

- The majority of Americans say they know little about the foster care system and the issues facing its alumni. Americans also have mixed feelings about how well the foster care system serves those in its care.
- Most Americans agree that age 18 is too young for people (including either youth leaving foster care or other youth) to be completely on their own. Most appreciate the unique challenges that foster care alumni face in their transition to adulthood.
- Americans believe it is important to provide assistance to those aging out of foster care.

In September of 2001, Arlington Human Service Planners prepared a *Youth Shelter Feasibility Study* determining that youth transitional housing and a youth services resource center were needed in Arlington. At the conclusion of the study, the next steps included presenting the findings to the City of Arlington for approval. Bridge Emergency Youth Services was identified as the agency to lead the transitional program and resource center. To date, the City of Arlington does not have a youth shelter or resource center and relies on Bridge, based out of Fort Worth, for many youth services. Bridge cited providing over 80 Arlington youths with services in a one-year period.

Legislation. The national IV-E Independent Living Skills Initiative of 1986 responded to concerns about the poor outcomes of youth emancipating out of foster care. The 1986 law and subsequent amendments provide for emancipation skills training to youth in foster care and post-foster care up to age 21. The Foster Care Independence Act of 1999 (FCIA) established the John H. Chafee Foster Care Independence Program and was passed to strengthen states' capacity to deliver independent living services to foster, independent and former foster youth. The legislation:

- Doubled Federal funding for the Independent Living Program to \$140 million per year;
- Required states to use some portion of their funds for assistance and services for older youths who have left foster care but have not reached age 21;
- Allowed states to use up to 30 percent of their Independent Living Program funds for room and board for youth's ages 18 to 21 who have left foster care; and
- Allowed states to extend Medicaid to 18, 19, and 20-year olds who have been emancipated from foster care.

Resources. Bridge Emergency Youth Services, based in Fort Worth, is the largest provider of youth services in the county. Services include an emergency shelter for up to 30 days for youth ages 10 to 17. Bridge serves more than 400 youths per year in the shelter. The shelter provides clothing, health care, medical screening, counseling, recreation and education. Bridge also has a system of emergency Host Homes that offer foster care for up to 30 days, in addition to other social services. The STAR program is a statewide program that contracts with local agencies to provide crisis intervention, emergency short-term residential care and counseling. Bridge is the local agency that runs the STAR Family Preservation program for youths and their families who have not yet entered child protective services or the juvenile probation system. Bridge offers two other outreach programs, one that targets safe street behavior and the other targeting minority males in at-risk circumstances.

Bridge also coordinates the Passages Transitional Living Program, a group home for adolescents aged 16 and 17 who are not able to live with their family or guardian. Youth in this program work toward completing their high school education and are encouraged to continue with vocational or college-level education. They also participate in life and job skills training. After completing the group home program, youth are placed in a supervised apartment setting to transition into adulthood. The goal of the program is for each graduate to be living in a safe environment, enrolled in continuing education with a part-time job, or employed full time. Passages is funded through the Transitional Living Program, a part of the U.S. Department of Health and Human Services Family and Youth Services Bureau's Runaway and Homeless Youth Program.

MHMR of Tarrant County offers an Early Childhood Intervention Program that provides various services for families and children. Family services include education and counseling, locating social and health services and support groups. Services specifically for children include screening and assessment to identify a child's strengths, therapy related to motor and language development, assistive technology, nutritional services and activities related to social and emotional development, among others. MHMR also provides some addiction services for youths.

Through Arlington ISD, the McKinney Grant Program's mission is to provide homeless students with the same opportunities as other students by making sure that kids stay in school and have the necessary supplies. The program focuses on those children in shelters and motels. From January to April 2004, 1,280 youths were identified as experiencing homelessness (according to the McKinney Vento definition of homelessness). The 1,280 youths, although identified, were not necessarily receiving services. Seventy-one percent of identified youths experiencing homelessness lived in a motel during April 2004. In 2003, the McKinney Grant Program provided services to between 700 and 800 youths in Arlington. McKinney Grant's services include tutoring, help with transportation, school supplies, counseling, scholarships for summer school, among others.

Boys and Girls Clubs of Arlington has 5 branches in Arlington that work with kids ages 6 to 18 in the areas of education, leadership, life skills, health and sports and recreation. Boys and Girls Clubs focuses on kids from disadvantaged circumstances (high-risk, low-income). Approximately 5,000 kids per year are served primarily from the following central Arlington zip codes: 76010, 76011 and 76013.

Other organizations that provide services for youth include the YMCA of Arlington and YWCA of Fort Worth and Tarrant County.

Other resources available to individuals who are transitioning out of foster care include the following:

- The Independent Living Program (ILP) allows some current and former foster youth aged 14 to 21 or older to learn self-sufficiency skills while living in an apartment in the community and being supervised by the youth's case worker and a care provider. Tarrant County is in Region 3 of The Texas Department of Family and Protective Services regional boundaries and the ILP office is located in Hurst with several caseworkers in Arlington.

- The Texas Department of Family and Protective Services (DFPS) provides John H. Chafee Foster Care Independence Program services focusing on youth ages 16 to 20 who are transitioning from foster care. DFPS partners with public and private organization to help youth in foster care transition to adult living. Region 3 has many services including mentoring programs in community agencies or colleges. All regions work with the local housing authority to obtain Family Unification and Section 8 vouchers. Through the Arlington Housing Authority, the Family Unification Rental Assistance Program serves families in danger of being separated due to lack of adequate housing. The program finds suitable housing and pays for rent. All DFPS regions reported utilizing the full 20 percent community match for FY 2003.²³ The Chafee allotment for Texas was \$5,411,812 in 2004.²⁴
- The Education and Training Voucher Program (ETV) is a recent federal program offering financial assistance – up to \$5,000 per year not to exceed the cost of attendance – to eligible youths to help with post secondary education (college) or job training. The U.S. Department of Health & Human Services awarded the State of Texas \$1,766,074 in 2004.²⁵
- My Own Place, sponsored by YWCA of Fort Worth and Tarrant County, provides private furnished rooms for women ages 18 to 21 who are “aging out” of foster care. Women must work and attend school. The weekly fee is \$30 and the facility is located in downtown Fort Worth.

Victims of Domestic Violence

Total population. In 2002, Women’s Haven of Tarrant County responded to more than 9,000 calls to the 24-hour crisis center and provided emergency shelter for 1,517 battered women and children.

The Women’s Shelter, located in the City of Arlington, served 1,337 women and children in the *residential* program in 2003 of which 34 percent (448) were Arlington residents. Thirty-four percent of all residential clients were White, 24 percent African American, 28 percent Hispanic, 2 percent Asian/Pacific Islander, 2 percent Other and 1 percent Native American. Compared to the racial and ethnic composition of the City overall, these data suggest that minority female populations are disproportionately affected by domestic violence. Thirty-three percent of residents were between the ages of 25 and 54 with the next largest age cohort being individuals ages 6 to 10 years. The average length of stay in the shelter was 15.63 days and 44 percent of adults in residential services in 2003 had previously been in a domestic violence shelter.

In 2003, the Women’s Shelter *non-residential* programs served 1,804 persons. Forty-eight percent of non-residential clients were from Arlington. In non-residential services, 41 percent were White, 14 percent African American, 39 percent Hispanic, 3 percent Other, 1 percent Native American, 1 percent Asian/Pacific Islander and the remaining 1 percent unknown. Fifty-four percent of these clients were between the ages of 25 and 54, with the next largest age cohort being those 19 to 24 years.

²³ http://www.tdprs.state.tx.us/About/State_Plan/2003_13Chafee.asp

²⁴ US Department of Health & Human Services, <http://www.acf.hhs.gov/programs/cb/laws/pi/pi0401a2.htm>

²⁵ US Department of Health & Human Services, <http://www.acf.hhs.gov/programs/cb/laws/pi/pi0401a3.htm>

Outstanding need. Many victims of domestic violence may have difficulty removing themselves from abusive relationships due to a lack of financial resources. Sixty percent of adults in The Women's Shelter residential program in 2003 earned no income and an additional 17 percent earned under \$10,000. Seventy-nine percent of the women in the *residential* program were unemployed. Of those women receiving *non-residential* services in 2003, a smaller percentage (32 percent) earned no income and 19 percent earned under \$10,000 a year.

The lack of public transportation in Arlington may contribute to incidences of domestic violence if victims have no other means to leave their perpetrators. In 2003, of the women in the residential program at The Women's Shelter, 58 percent did not own a car.

According to The Women's Center, 1 out of every 3 females nationwide will be sexually assaulted in her lifetime and 25 percent of girls under the age of 18 and 16 percent of boys will be sexually abused. Applying this percentage to the Arlington population in 2000 indicates that 8,142 boys and 11,978 girls have been sexually assaulted. However, in 2003, The Women's Shelter only served a total of 546 children in non-residential services, 87 percent of which were female and 13 percent male. In the emergency shelter, 761 children under the age of 18 were served in 2003.

Key person interviews indicate that housing for victims of domestic violence can be problematic. Some landlords are hesitant to work with victims of domestic violence because there is a greater possibility that the tenant may have to call the police, thus affecting the safety rating of the complex.

Resources. Women's Haven of Tarrant County is the primary service provider for victims of domestic violence. Women's Haven emergency shelter, located in Fort Worth, is one of the largest shelters in Texas and can serve up to 102 residents at a time. Domestic violence and sexual abuse services include a 24-hour domestic violence hotline, a women's emergency shelter, counseling and support groups, legal services, family services, outreach programs and violence prevention education and training. L.I.F.E. Program is a rental assistance program that assists former clients of the Women's Haven. The program can provide rental assistance for an apartment in Tarrant County for up to two years. The clients must participate in at least two case management and two counseling sessions a month and are encouraged to save money during the program to provide stability in future living arrangements.

The emergency program at the Women's Haven provides temporary shelter for all victims of domestic violence. Berry Good Buys resale store offers free clothing and household items for shelter residents. This store generates much needed income for shelter operations.

The Women's Shelter offers several programs for victims of domestic violence in Arlington and surrounding counties. The emergency shelter, located in Arlington, provides shelter, meals, clothing, transportation, education, child services, medical treatment and case management for abused women and children. Suenos sin Limites offers individual case management for Latina women and children. The Women's Shelter also provides counseling and support groups, a two-year transitional living program, legal advocacy and on-site crisis intervention through the police department.

The Women's Center has an office in Arlington that provides general counseling services, employment services that include job placement and training, sexual abuse prevention education, counseling for victims of domestic violence and a 24-hour Crisis and Victim Services Hotline.

Implications

The many needs of the populations discussed above, combined with the difficulties in estimating the extent of such needs, can be overwhelming. Furthermore, the dollars available to serve special needs populations are limited, and these groups often require multiple services. Exhibit V-14 on the following page attempts to identify the greatest needs of each special needs populations and shows the primary resources available to meet these needs.

Exhibit V-14.
Summary of Special Needs and Available Resources

Population	Housing Need	Community Need	Resources Available
Elderly	Affordable independent and assisted living facilities Rehabilitation/repair assistance Modifications for physically disabled	Public transportation Health/medical services In-home services	Area Agency on Aging Arlington Homebuyers' Assistance Program Arlington New Beginnings Arlington Senior Centers Catholic Charities CDBG Emergency Architectural Barrier Removal Program Handitran HOME Low-Income Housing Tax Credit Program Meals on Wheels Medicare and Medicaid Mission Arlington Mission Metroplex Owner-Occupied Housing Rehabilitation Program Section 202 Housing Units Section 8 Senior Citizen Services of Greater Tarrant County Tarrant County Housing Partnership The Blue Book Directory of Community Resources United Community Centers United Way of Metropolitan Tarrant County YMCA of Arlington
Homeless	"Flop shelters" (especially for men) Transitional housing for homeless with substance abuse issues Transitional housing for homeless who are mentally ill Affordable housing for those at risk of homelessness	Public transportation Programs for homeless with substance abuse issues Programs for homeless with mental illness	AIDS Outreach Center Arlington Child Development Center Arlington Housing Authority Arlington Life Shelter Arlington Shelter Plus Care CDBG ESG MHMR of Tarrant County Salvation Army SHP Tarrant County Access for the Homeless Tarrant County Homeless Coalition Tarrant County Tenant Based Rental Assistance The Women's Shelter Volunteers of America YWCA

Source: BBC Research & Consulting, 2004.

Exhibit V-14. (continued)
Summary of Special Needs and Available Resources

Population	Housing Need	Community Need	Resources Available
Persons with Disabilities	Affordable housing with modifications for those living independently	Public transportation	Arlington Shelter Plus Care Challenge Specialties, Inc. Concrete Change Easter Seals Emergency Architectural Barrier Removal Program Handitran Medicare and Medicaid MHMR of Tarrant County Section 8 SSI Tarrant County Home of Your Own Texas Rehabilitation Commission The Arc of Greater Tarrant County United Cerebral Palsy United Way of Metropolitan Tarrant County
HIV/AIDS	Affordable housing for AIDS patients experiencing homelessness	Public transportation Supportive services for AIDS patients with mental illness or substance abuse problems	AIDS Interfaith Network AIDS Outreach Center Arlington Shelter Plus Care MHMR of Tarrant County Section 8 Tarrant County Health Department
Mental Illness	Single-room occupancy transitional housing for persons with mental illness Beds in shelters for persons with mental illness Supportive services slots	Public transportation Medical treatment and therapy	Arlington Life Shelter Arlington Shelter Plus Care Mental Health Association of Tarrant County MHMR of Tarrant County Safe Haven Simon Transitional Housing Tarrant Council on Alcoholism & Drug Abuse United Way of Metropolitan Tarrant County

Source: BBC Research & Consulting, 2004.

Exhibit V-14. (continued)
Summary of Special Needs and Available Resources

Population	Housing Need	Community Need	Resources Available
Substance Abuse	Transitional housing for persons seeking substance abuse treatment Beds in shelters for persons with co-occurring diagnosis (mental illness and substance abuse) Supportive services slots	Public transportation Rehabilitation services	Arlington Life Shelter CDBG MHMR of Tarrant County Simon Transitional Housing (Salvation Army) Tarrant Council on Alcoholism & Drug Abuse
Youth	Emergency youth shelter Transitional housing with supportive services Rental vouchers with supportive services	Public transportation Youth resource center	Arlington ISD McKinney Grant Program Boys and Girls Clubs of Arlington Family Unification Assistance Program MHMR of Tarrant County The Bridge Youth Emergency Services The Texas Department of Protective and Regulatory Services Volunteers of America YMCA of Arlington YWCA of Fort Worth and Tarrant County
Victims of Domestic Violence	Affordable, quality housing for victims of domestic violence Landlords who are willing to work with clients	Public transportation Childcare	CDBG The Women's Haven The Women's Shelter

Source: BBC Research & Consulting, 2004.

SECTION VI.

Public Outreach

SECTION VI.

Public Outreach

This section contains the findings from the key person interviews that were conducted for the Housing Needs Assessment and to partially fulfill the City's Citizen Participation Plan for the five year Consolidated Plan.

Key Person Interviews

BBC conducted interviews in person and by telephone with 45 individuals who are knowledgeable about housing and community development needs in the City of Arlington. These individuals represented local government officials, citizens, housing and real estate professionals, social service providers, and representatives of community and professional organizations. Their comments are summarized below by topic. A list of the key people interviewed appears in Appendix A of this report.

The interviews provided information about the housing market in general, housing and community development needs in the City, the needs of special populations, and thoughts on redevelopment. The information from the interviews is summarized here.

Housing Market

- Housing is diverse. One can find housing from low price range to the upper price range in well defined areas. In some areas of Arlington, these housing types are within one mile of each other.
- Currently the rental market is soft in Arlington, but it is getting better. The occupancy rate for rental units is approximately 90 percent. Typically it is 95 to 96 percent. Due to the soft market concessions are being offered, but these are starting to decrease.
- From the east to the lake, housing transitions from older to newer. New construction located southeast with high end housing in the north and northeast. Central Arlington has neighborhoods with half rental and half owner occupied and some homes selling in the moderate price range and rental housing costing around \$500 a month.
- Currently, residents are experiencing trouble with people who do not care or maintain their housing. These residents live in rental properties in areas where there is a need for aggressive code enforcement.
- Most of Arlington is land locked and has few areas where major housing projects could be constructed.
- There are too many multifamily units in Arlington. The multifamily units that exist are much too high in density. High density "breeds" safety problems and overcrowded

schools. Multifamily projects do not break-even for the City because public service demands exceed tax revenue.

- Arlington does not need any more Low Income Housing Tax Credit multifamily projects. The LIHTC multifamily projects drain tax revenue from the City and the school district.
- Homeownership is much preferred over multifamily because it “builds a stable community.”

Housing Condition

- The housing stock for the most part in Arlington is good. Some older areas of Arlington have good to moderate condition of housing and other older areas have poor quality housing stock.
- Arlington has well maintained housing with a moderate amount of rental properties in need of upkeep. This is noticeable in south Arlington. The housing was built to accommodate workers in the [General Motors] plant and the housing is old and in need of repair. This housing is occupied by low income residents or owned by absentee landlords who do not have enough money to or choose not to repair the housing. In addition, the area condition continues to decline because code enforcement is lax.
- Members of the community believe landlords do have resources to maintain their property and will often do as little as they can get away with.
- Assisting the elderly, disabled and low income households with maintenance issues is needed.

Affordable Housing

- What is affordable to some is not affordable to others. It depends on income. Affordable housing should be housing that would not present a cost burden to both lower and moderate income residents.
- Public officials believe there may be enough affordable housing, but many in the community disagree - affordable housing is an issue that needs to be addressed.
- Housing costs are seen to be increasing in Arlington, forcing buyers to purchase older homes or rent.
- Affordable single family homes price range is from \$90,000 to \$200,000, which is a cost that is not affordable to most residents. Cheaper rents are from \$500 to \$700.

Housing Needs

- Highest need for housing in Arlington is executive housing. Executives and ‘move-up’ homebuyers just do not have anywhere to go in Arlington for higher quality homes. Executive housing is needed to help us build our tax base.
- It is easy to buy your first and even second home in Arlington. There is a lack of housing with the amenities for one’s third home.
- There is a shortage of upper end/executive housing and any vacant land that is rezoned for this. Starter homes are cheaply built and quickly require repairs.
- Need more units produced on the very high end and the very low end.
- The demand for high end housing is currently being met. There is demand for low income rental housing.
- Less emphasis on residential infill because, “we don’t need more population.”
- Need another CHDO to help be part of the infill solution with vacant lots near downtown and perhaps with conservation districts in historic neighborhoods.
- Housing is diverse in the older section of Arlington and is in need of maintenance. There is a need for multifamily rehabilitation programs.
- Build transitional housing for special needs populations, especially those with mental illness (single room occupancy).
- There are no flop shelters in Arlington.
- There is a huge need for 3 bedroom houses for larger families.
- Homebuyer education.
- Affordable and accessible homes. Elderly housing with services, besides nursing homes is needed.
- People with non-violent felonies have a hard time getting housing. If people were able to get situated, they would be much better off.
- There is a lack of tenant’s organizations in the area.
- Financial assistance for rent is the largest need across all populations, not just special needs populations.

Section 8

- There are not enough standard Section 8 vouchers and the waiting lists are long. Arlington's Section 8 waiting list is presently closed.
- The elderly and disabled are in the same voucher pool as everyone else. The City needs to have some "set-aside" vouchers that can be used in assisted/independent living situation. Earmark a percentage of the fund for the elderly.
- Recent United Way 2-1-1 statistics have shown a great need for tenant based rental assistance for all types of populations, not just those with special needs.
- We had great successes with a local, black church partnering with a bank and pre-qualifying its parishioners for first time homeownership with credit counseling and owner skills training. This builds equity and I'd put a windfall into another round of this.

Unmet Needs

- Public intra and inter transportation networks are the most needed services in the area. Residents cannot travel around the City without their own transportation. Most believe a City the size of Arlington should have a public transportation system.
- Families spend most of what they have on a car for transportation.
- Code enforcement services are needed, street improvements, and more police protection in high crime areas.
- Need more supportive services for chronically homeless people and drop-in shelters.
- Create more programs for single men who are homeless or at-risk of being homeless.
- People with disabilities in the low income range and the minority communities are underserved and underrepresented. The elderly and the disabled have the greatest need for housing and interviewees believed when resolving the need, the public transportation and linkage to essential services should be considered.
- Having services in Fort Worth is the natural progression occurring in the Metroplex because it is more efficient (although not more convenient for the consumers) to have services centralized. Part of the housing problem is that the disabled/elderly population do not know how to access City services and programs.
- Affordable, quality childcare (childcare costs take away almost all of the income of some families). Childcare has been better since the YWCA came to Arlington.
- A grocery store located close to the University campus is needed for students without private transportation is needed.

Barriers to Affordable Housing Development

- Our barriers to improving the housing stock are that we don't have the income builders are looking for, but eventually there will be a reaction to long commutes from Frisco.
- There needs to be more affordable housing developed throughout the City that is not in one particular area, but that the desire to increase affordable housing by the leadership does not exist. Major impediments to attaining affordable housing are the lack of units, attitude of the leadership, and language barriers.
- Neighborhoods do not want multifamily housing near them – Not In My Backyard.
- The City's policies are against multifamily projects. The City has high development fees in comparison to surrounding cities. New construction of multifamily units is needed in order to remove the older housing stock.
- The City of Arlington recently implemented a policy that requires developers to file a plan before building, and some developers are resisting compliance. Some developers maintain they do not want their plans to be altered and would like the old process to be continued.

Redevelopment

- No one is knocking on my door yet for urban, mixed-use infill projects. We don't yet offer a unique opportunity for the development community to make a profit.
- Our part (the City) might be helping with land assemblage as part of redevelopment.
- We don't have the critical mass to catch developer's interest and investment except perhaps in the Ballpark and eventually I-30 and Collins.
- To attract high-end residential builders, we should publicize our pockets of available, residentially zoned land, our low crime rate and our good public school – especially police and fire.
- Even with UTA adding a few thousand more students, this won't cause much except a few more apartments and some service businesses.
- Downtown is our best opportunity for redevelopment. It's ready, it has critical mass with 40,000 students expected at UTA in 10 years, and we already have some demonstration projects with recent residential infill.
- If there is eventually a commuter rail station downtown on the UP line, that would catalyze downtown redevelopment but it is at least 10 years out if at all.
- The ideal mixed use, high density project would be like the Mockingbird Road DART station in Dallas.

- “Recycle” the old GM lots in East Arlington. We can help developers with assemblage and incentives. The Great SW Industrial Area can recover.
- Change the Ballpark environs zoning from “Festival” to true “Mixed Use PUD.” We don’t have the high incomes in this City to support high income retail, therefore let’s focus on office and warehouses. This will give us daytime population to help support hotels and restaurants for business travelers.
- With the new I-30 Bridge, we’re building a new front door to the entertainment district. We need to expand the Festival zoning already in place to keep the I-30 corridor visually and aesthetically appealing.
- We need an “umbrella ordinance” requiring impressive signage and monumentation to create a sense of arrival at a place. This tells would-be developers the City is helping protect their investment.
- Perhaps the Forum Mall can be fixed if it attracts a high-end tenant which may be in the works. The Six Flags Mall is a disaster.

Economic Advantages

- Arlington has “critical mass” in that it is the third largest City in the Metroplex, seventh largest in the State and fiftieth largest in the United States.
- The City’s unique challenge is the great number of dilapidated homes; the City has been trying to address this through increased code enforcement and housing quality standards. The City’s biggest advantage is that we are racially and ethnically diverse without being segregated.
- Arlington’s greatest assets are its location in the center of the Metroplex, proximity to DFW, high quality schools and an improving/growing UTA. Crime levels are the lowest in the Metroplex. We are clean, safe and friendly with a lot of amenities. “We’re open for business; we just need to hang out the sign.”

Additional Ideas

Interviewees had a number of additional comments and ideas related to encouraging affordable housing production:

- City staff are slow and not developer-friendly. The City should be considering hiring a third party to do the permitting (i.e., outsourcing planning and development review functions to the private sector, ala Ft. Worth)
- The best use of Federal funds is low interest rate mortgages and homebuyer counseling for potential first-time homebuyers.

- Hold a “builder’s summit” to determine how Arlington can attract higher income construction. We have got to overcome the notion that there is not a market here. Government can’t create a market, but we can and should facilitate one.
- With a windfall of housing funds we’d subsidize builders of quality, first-time homebuyer units. “If this is the market niche we are stuck with, let’s make sure it is not tract housing.”

SECTION VII.

Patterns of Poverty

SECTION VII.

Patterns of Poverty

This section seeks to clarify how poverty levels in the City have changed during the past decade, provides information about the persons and households in the City living in poverty, and examines how the City compares with surrounding areas and peer cities in terms of persons living in poverty.

Defining Poverty

The Census Bureau uses the federal government's official poverty definition developed by the Social Security Administration (SSA) in 1964 and revised in 1969 and 1980. The SSA's poverty definition is based on family food consumption. The U.S. Department of Agriculture constructs food plans that vary according to family size and composition. The cheapest plan is called the Economy Food Plan, which is used to determine poverty thresholds. The USDA's 1955 Food Consumption Survey showed that families of three or more across all income levels spent about one-third of their income on food. Based on those findings, the SSA multiplies the Economy Food Plan for each family type and size by three in order to determine poverty thresholds.¹

In 1999, poverty status was determined for families and unrelated individuals using 48 income levels. The poverty thresholds were determined by family size (1 to 9 or more people) and presence and number of children under 18 years of age. For example, the threshold for a three-person family with one child in 1999 was \$13,410. Unrelated individuals and 2-person families were further broken down by age (under 65 years of age and over 65). These thresholds are updated yearly according to the Consumer Price Index and are the same nationwide. To determine poverty status in 1999, total family income was compared to the appropriate poverty threshold. If the total family income was less than the threshold, then the family was considered poor, along with every individual in the family. If the person is not living with anyone related by birth, marriage, or adoption, the person's own income is compared to the appropriate poverty threshold.²

Poverty in Arlington

The 2000 Census reported that 7.3 percent of families and 9.9 percent of persons in the City of Arlington were living below the poverty level. That is, in 2000, 6,300 families and 32,500 people lived below the poverty line.

¹ http://factfinder.census.gov/servlet/MetadataBrowserServlet?type=subject&id=POVERTYSF3&dssName=DEC_2000_SF3&back=update&lang=en

² Ibid.

Demographics of persons in poverty. Of the City's population living in poverty, 12 percent were children under the age of 5 years, and 24 percent were children aged 5 to 17 – i.e., 36 percent of the City's population living in poverty was made up of children. In 2000, persons younger than 18 years old made up 28 percent of Arlington's population. Therefore, the City's children are disproportionately more likely to be living in poverty. Approximately 4 percent of persons living in poverty in the City were age 65 or older, compared to 6 percent of the total population 65 or older.

Poverty rates are much higher for the City's children than for adults. Of the City's total population under 5 years of age, 14 percent were living in poverty in 2000. (A child is considered to be living in poverty if the adults in their family earned less than the poverty threshold for their family size). For all children 17 and younger, 13 percent lived in poverty in 2000. These percentages compare with 9 percent for adults ages 18 and 64, and 6 percent for seniors.

Of the City's families living in poverty in 2000, 10 percent were married couples, 7 percent were single men with children, and 43 percent were single women with children. That is, six times as many single women with children as single men with children lived in poverty in 2000.

Of the City's children living in poverty, most were living in female headed households (50 percent) or married couple households (42 percent). By family type, 7 percent of children in married couple households lived in poverty; 30 percent of single female headed households; and 14 percent of male headed households.

Exhibits VII-1 and VII-2 show the characteristics of the City's persons and families living in poverty in 2000.

**Exhibit VII-1.
Age Range of Persons
in Poverty, 2000**

Note:
9.9 percent of Arlington's population lived below the poverty level in 2000.

Source:
U.S. Census Bureau, 2000.

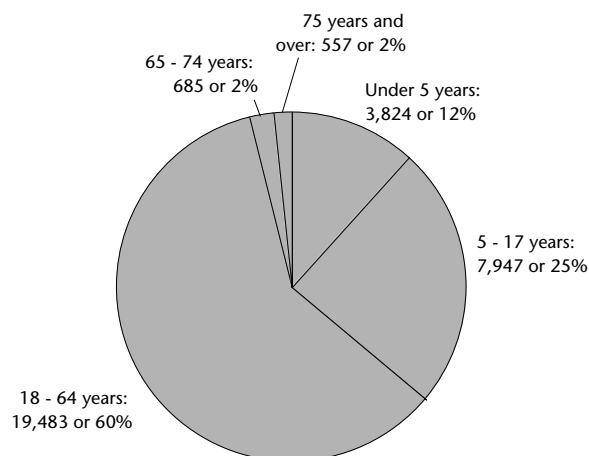


Exhibit VII-2.
Family Type of Families
in Poverty, 2000

Note:
7.3 percent of families lived below the poverty level in 2000.

Source:
U.S. Census Bureau, 2000.

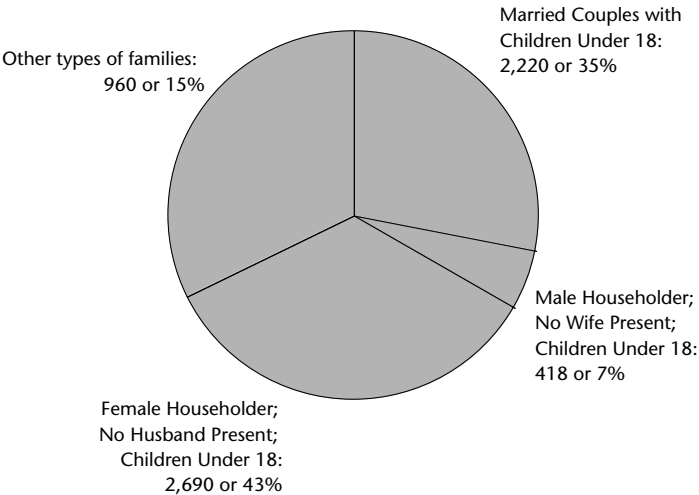
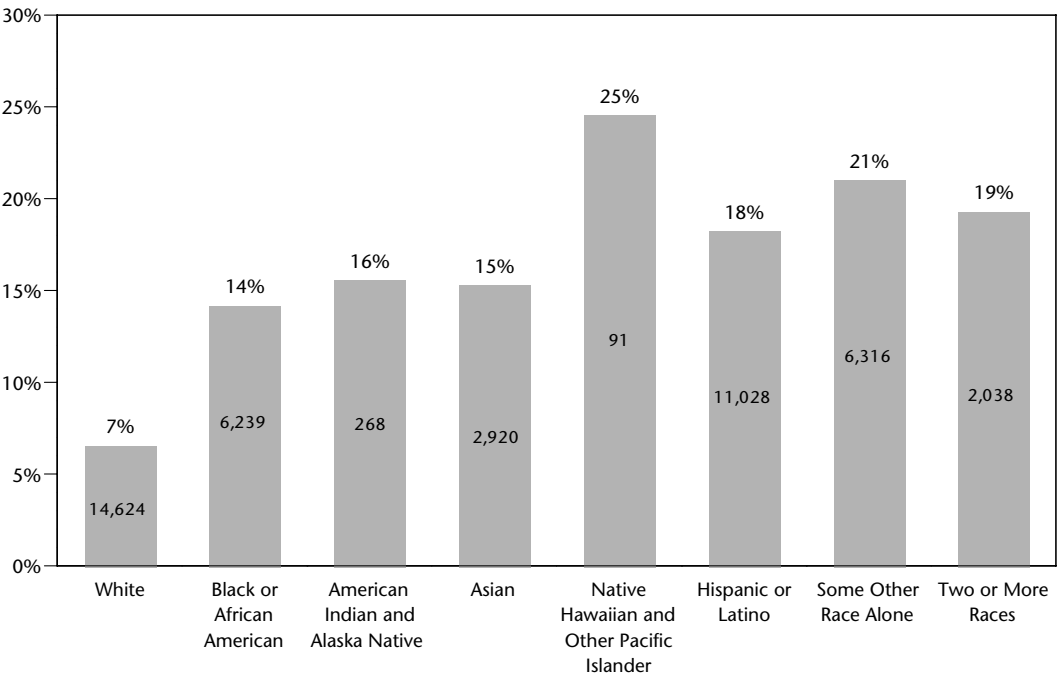


Exhibit VII-3 shows the percentage of persons living in poverty by race and ethnicity. Persons in the City who were White have the lowest poverty rate; Native Hawaiian/Alaskan Natives, persons of Some Other Race and persons of Hispanic/Latino descent had the highest rates of poverty in the City. (It should be noted that Native Hawaiians/Alaskan Natives made up a very small percentage of the City’s population overall).

Exhibit VII-3.
Percentage of Population Living in Poverty, by Race and Ethnicity, 2000



Source: U.S. Census Bureau, 2000.

Of the City's total population of persons living in poverty, 45 percent were White, 19 percent were African American, 19 percent were Some Other Race, and 9 percent were Asian. This compares to a household distribution of 68 percent White, 14 percent African American, 9 percent Some Other Race, and 6 percent Asian. Therefore, the City's non-White populations are disproportionately likely to be living in poverty.

Although actual numbers are rarely available, it is generally accepted that persons with special needs have a higher incidence of poverty than populations without special needs. The 2000 Census provides data on the rates of poverty for persons with disabilities (in addition to elderly rates of poverty which are presented above), but not for other special needs populations. In 2000, 15 percent of persons in Arlington who were disabled were living in poverty, compared to 10 percent of Arlington's population overall. Therefore, persons with disabilities were disproportionately likely to be living in poverty.

Employment. The 2000 Census provide select data about the employment and source of income of persons living in poverty. For families living below the poverty level, the data show that a very few families (7.8 percent of persons living in poverty) receive Social Security Income (SSI). In addition, less than 2 percent receive Supplemental Social Security Assistance and/or public assistance. The data suggest that the vast majority of the City's persons living in poverty are relying on some other form of income than SSI, supplemental SSI and/or public assistance.

The data also show that the majority of persons living in poverty are employed. Of the City's married couple families living in poverty in 2000, 76 percent were employed. For most couples, only one member of the household worked. Of the City's female householders living in poverty, 71 percent worked and most worked part time. For male householders, 54 percent worked and most worked part time. Exhibit VII-4 shows the work arrangements of persons living in poverty by family type.

Compared to families at or above the poverty level, families living in poverty were less likely to work full time or, for married couple families, to have both householders work

Exhibit VII-4.
Work Status by Poverty and Family Type, 2000

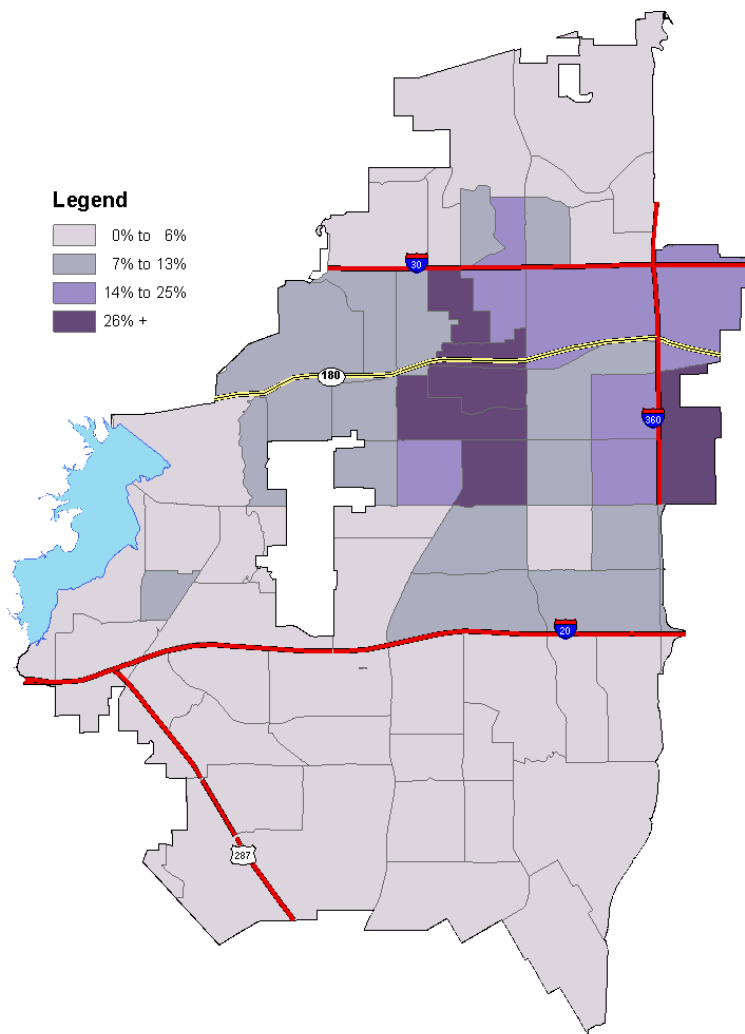
	Percent of Married Couple Families Living in Poverty		Percent of All Married Couple Families		Percent of Married Couple Families Living At or Above Poverty		Percent of All Married Couple Families	
Married Couple Families								
Both household members worked full-time	62	2.2%	0.3%	21,964	34.6%		99.7%	
One household member worked full-time, one part time	187	6.5%	1.1%	17,402	27.4%		98.9%	
One household member worked full-time, one did not work	558	19.5%	4.5%	11,798	18.6%		95.5%	
Both household members worked part-time	399	13.9%	7.4%	4,991	7.9%		92.6%	
One household member worked part-time, one did not work	979	34.1%	20.8%	3,725	5.9%		79.2%	
Both members non-working	682	23.8%	15.7%	3,672	5.8%		84.3%	
Total Married Couple Families	2,867	100%		63,552	100%			
	Percent of Male Householder Families Living in Poverty		Percent of All Male Householder Families		Percent of Male Householder Families Living At or Above Poverty		Percent of All Male Householder Families	
Male Householder (no wife present)								
Worked full time	76	13.1%	2.1%	3,526	71.0%		97.9%	
Worked part time	235	40.7%	17.7%	1,093	22.0%		82.3%	
Did not work	267	46.2%	43.5%	347	7.0%		56.5%	
Total Male Householder Families	578	100%		4,966	100%			
	Percent of Female Householder Families Living in Poverty		Percent of All Female Householder Families		Percent of Female Householder Families Living At or Above Poverty		Percent of All Female Householder Families	
Female Householder (no husband present)								
Worked full time	394	13.9%	5.3%	7,065	64.9%		94.7%	
Worked part time	1,617	56.9%	38.8%	2,550	23.4%		61.2%	
Did not work	832	29.3%	39.7%	1,264	11.6%		60.3%	
Total Female Householder Families	2,843	100%		10,879	100%			
Total Families	6,288			79,397				

Source: BBC Research & Consulting.

Where persons in poverty live. In 2000, most persons living in poverty live in the central and eastern areas of the City, as shown in the following map. The areas of concentrated poverty are also areas of minority concentration in the City, which is to be expected, given the disproportionately high rates of poverty among the City's minorities.

**Exhibit VII-5.
Locations of Persons
Living in Poverty,
2000**

Source:
U.S. Census Bureau, 2000.



Increase in poverty. Since 1990, the percentage of persons living in poverty in Arlington increased 1.7 percentage points, from 8.2 to 9.9 percent. Altogether, 11,200 more people were living in poverty in 2000 than in 1990. The percentage of families living in poverty increased from 5.7 percent in 1990 to 7.3 percent in 2000 (an increase of 1.6 percentage points). Census estimates for 2002 report the percentage of Arlington's population that has lived in poverty *during the past year*. The Census estimates that between 2001 and 2002, 8.7 percent of Arlington's population was living in poverty.

Reasons for increase between 1990 and 2000. One way of explaining changes in poverty levels is to understand how the demographics of persons in poverty have changed over time (although the data are limited). As shown in Exhibit VII-1, 12 percent of persons in poverty in 2000 were under age 5; 24 percent were age 5 to 17; 60 percent were between the ages of 18 and 64; and 4 percent were age 65 and older. In 1990, this distribution was 13 percent under age 5; 18 percent ages 5 to 17; 64 percent ages 18 to 64; and 4 percent ages 65 and older. Therefore, between 1990 and 2000 the percentage of persons in poverty increased for persons ages 5 to 17 and decreased for persons ages 18 to 64. Other age categories stayed about the same.

Between 1990 and 2000, the number of persons in poverty increased by about 11,000. If this increase is broken down by age, the data show that growth in the largest increase in the number of persons in poverty occurred for persons between the ages of 18 and 64; this category made up 54 percent of the total growth of persons in poverty. The second largest increase occurred for persons age 5 to 17, making up 36 percent of the total growth.

The 2000 Census data does not breakdown age categories between 18 and 64, but the 1990 Census did. In 1990, 27 percent of the City's persons in poverty were between the **ages of 18 and 24** – likely students at UTA. The second highest category was persons between the age of 25 and 34.

The above data suggest that the change in poverty in Arlington between 1990 and 2000 is likely due to two factors: growth in the student population at UTA (who, as students, have incomes below the poverty level) and growth in the number of children between the ages of 5 and 17 living in poverty.

Risk of poverty. The 1990 and 2000 Censuses also included a variable that measures poverty risk. The variable is the ratio of a persons income to the poverty level. A ratio of 1.0 or less means a person is at or below the poverty level. Conversely, a ratio of more than 1.0 indicates that a person is living above the poverty level. The higher the ratio the better; a higher ratio indicates that a person is further away, at least economically, from being in poverty. A poverty ratio of 1.0 to 1.24 can be interpreted as “on the edge,” meaning that there is a high risk of the persons with this ratio falling below a poverty level income.

In 2000, 13 percent of Arlington's population had a poverty ratio of 1.24 or lower, with 3 percent of those same persons “on the edge” of the poverty line. This compares to 11 percent of the population with a ratio of 1.24 or lower in 1990 and 3 percent “on the edge” of poverty. As measured by this variable, ***the City's risk of poverty has changed little*** from 1990 to 2000.

Comparison with other cities. The percentage of residents in the City of Arlington who were living below the poverty level in 2000 was about average compared to the surrounding cities. Arlington's population living below the poverty level was 9.9 percent – less than the Dallas-Fort Worth CMSA percentage of 10.8 percent, Dallas at 17.8 percent, Fort Worth at 15.9 percent, and Grand Prairie at 11.1 percent. Arlington's rate was higher than Garland's (8.9 percent), Mesquite's (6.8 percent), Carrollton's (5.6 percent), and Plano's (4.3 percent).

Families living below poverty in Arlington represented 7.3 percent of the family population in 2000, whereas in surrounding areas, families living below poverty level represent between 3 percent (Plano) and 14.9 (Dallas) percent of total families. However, Arlington experienced the highest percentage point change of families living in poverty between 1990 and 2000 (1.6 percent). A comparison of Arlington's family poverty rate with that of the eight surrounding cities in the Metroplex is shown in the exhibit below.

**Exhibit VII-6.
Percent of Families Living
in Poverty, 1990 to 2000**

Source:
Arlington Department of Planning,
Pathways of Change.

	1990	2000	Percentage Point Change
Arlington	5.7%	7.3%	1.6%
<i>Surrounding Areas</i>			
Carrollton	3.2%	4.1%	0.9%
Dallas	14.7%	14.9%	0.2%
Fort Worth	13.6%	12.7%	-0.9%
Garland	5.8%	6.8%	1.0%
Grand Prairie	7.7%	8.7%	1.0%
Irving	7.7%	8.0%	0.3%
Mesquite	6.3%	5.0%	-1.3%
Plano	2.2%	3.0%	0.8%

Arlington's poverty base has a lower percentage of elderly than the Metroplex: about 4 percent of Arlington's population of persons in poverty was age 65 and older, compared to 7 percent for the Dallas-Fort Worth CMSA. Female-only headed families outweigh male-only families by more than 6:1 in Arlington.

Compared to peer cities, Arlington's poverty rate was about average. Colorado Springs had the lowest poverty rate in 2000 at 8.7 percent; Aurora and Mesa cities followed at 8.9 percent. The California cities' rates were much higher at 14.1 percent for Anaheim and 15.8 percent for Riverside.

Tools to Assist Persons Living in Poverty

The above section presents information about the prevalence of poverty in Arlington, including characteristics about persons living in poverty, the reason for the growth in poverty levels between 1990 and 2000, and how Arlington's poverty levels compare with surrounding areas and peer cities. The data on poverty show that Arlington's population of persons living in poverty is largely made up of children, students, young adults and female-headed families.

In addition to collecting and analyzing these data, we conducted interviews with key people throughout the City, many of whom work for organizations serving persons and families living in poverty. The vast majority of interviewees told us that the lack of public transportation was a significant unmet need of persons living in poverty. Many interviewees also mentioned that jobs that pay a "living wage" and job training are needed by their clients: clients with few skills work in fast food or low-end retail and cannot make ends meet with the low wages paid by these industries. Secondary needs mentioned included childcare for single mothers and supportive services for persons with special needs who live in poverty. ***Overall, the unmet needs identified by key interviewees were the core needs of providing transportation and shelter.***

Recommendations. The City should target its anti-poverty efforts on children and families, particularly female-headed households. These two categories of persons living in poverty are the most vulnerable to the effects of poverty. And, unlike students, they are unlikely to be on a direct path to move out of poverty.

The most important tools to assist children and families in poverty are, first, those that provide safe and stable living conditions and, second, those that help adults in the families increase their earnings potential. Our recommendations for tools to assist the City's target populations living in poverty include the following:

Housing choice vouchers/rental subsidies. Because of their extremely low incomes, it is unlikely that families living in poverty would be able to take advantage of single family homeownership programs. Housing choice vouchers (Section 8) and similar housing subsidies provide families with needed housing assistance and can offer families a choice of locating near schools, child care centers, and health care. This is particularly important in Arlington, where public transportation is lacking. In addition, vouchers have the ability to serve a broad segment of the City's population living in poverty, including persons with special needs.

Transportation. It is unclear how much the lack of public transportation in Arlington affects the ability of persons in poverty to obtain and maintain job training and employment. However, public transportation was the first and foremost "unmet need" identified by key persons who work with persons in poverty. The need for families to have a car in Arlington because of the lack of public transportation can add a substantial amount to the cost of living for someone who is poor. Lack of public transit can also limit the employment choices that families without a car have. The City should continue to facilitate solutions on the public transportation issue, including expansion of the Metroplex light rail system into Arlington.

Job training and education. Programs like the AHA's Family Self Sufficiency program, the City's Workforce Center and partnerships with colleges and employers are key to moving families out of poverty and increasing self-sufficiency. The goal of the programs should be to increase the earning potential of persons in poverty, moving them into jobs with livable wages that allow them to be self sufficient. These programs need to be linked to housing and child care programs to enable parents to focus on improving their skills and education. Programs that provide grants to employers need to include a stipulation that the jobs produced or training received is for jobs that pay livable wages.

Affordable early childhood education. Early childhood education (ECE) programs are important for two reasons: 1) They allow parents of children in poverty to attend school, receive job training and/or work and 2) They provide at-risk children with the developmental tools they need at an early age to avoid falling behind once they are in school. ECE is very cost-prohibitive for persons in poverty. Subsidies for ECE programs are very important to help families move out of poverty and lessen the probability that children in poverty will receive the learning and education needed to break the cycle of poverty. These programs should also be brought into homeless and domestic violence shelters, particularly since children comprise a growing proportion of the homeless population.

Economic development tools. Although economic development tools to assist businesses can have a “trickle down” effect and may indirectly help persons living in poverty, it is unclear how much of an impact they might have. The benefits can vary considerably depending on the type of jobs created, number of employees, residence of employees and success of the business. Model economic development programs that utilize funds such as CDBG incorporate mandatory job training and employment programs for targeted populations, including persons living in poverty.

SECTION VIII.

Current Housing Programs

SECTION VIII.

Current Housing Programs

A variety of programs for homeowners, renters and persons with special housing needs are provided through federal grants, the City of Arlington and the Arlington Housing Authority (AHA). Each of these programs is described below.

Program eligibility or the level and type of benefits provided under these programs are often tied to HUD Income Limits. Those limits are summarized below in Exhibit VIII-1.

Exhibit VIII-1.
HUD Income Limits

Source:
<http://www.ci.arlington.tx.us/housing/limits.html>, February 2004.

Family Size	Low Income	Moderate Income
1 Person	\$21,950	\$35,100
2 Persons	\$25,100	\$40,100
3 Persons	\$28,200	\$45,150
4 Persons	\$31,350	\$50,150
5 Persons	\$33,850	\$54,150
6 Persons	\$36,350	\$58,200

Moderate income is defined as 80 percent of area median family income; low income is defined as 50 percent of median. The relevant area for determining these median income levels is the Fort Worth/Arlington Primary Metropolitan Statistical Area. HUD's current estimate of median income for a family of four is \$62,700.¹

Federal Grants

The City receives many federal grants directly through HUD and/or the Tarrant County Continuum of Care.

Emergency Shelter Grants (ESG). The Emergency Shelter Grants Program is a federal program administered through HUD that provides basic shelter and supportive services for persons experiencing homelessness. ESG funds are allocated to state governments, large cities, urban counties and U.S. territories on a noncompetitive formulaic basis.

The City of Arlington uses ESG money to support nonprofit agencies helping the homeless. Activities that have been funded in previous years include: direct services (childcare, job placement, and transportation); homeless prevention activities; shelter operation activities (staff salaries and facility maintenance); and shelter renovation and rehabilitation.

¹ This differs from Arlington's 2002 estimated median household income of \$52,634 for two reasons. First, it is for the entire Fort Worth/Arlington Primary Metropolitan Statistical Area. Second, it is for a family of four. The estimated Arlington median is for households of all sizes.

For 2004-2005, the City will receive \$142,112 in ESG funds, which will be allocated between the Arlington Life Shelter, The Women's Shelter and the City of Arlington General Administration.

Supportive Housing Program (SHP). The Supportive Housing Program, administered through HUD as part of the McKinney-Vento Homeless Assistance Act of 1987, is a competitive grant designed to provide supportive housing and services to persons experiencing homelessness. Eligible award recipients include states, local governments, public housing authorities and nonprofits. The program enables persons experiencing homelessness to transition to independent living. SHP has three main goals:

- to help persons achieve residential stability;
- increase skill levels and/or incomes; and
- obtain greater self-determination.

The SHP program is unique in its planned service component which requires the client to establish performance measures based on the above three goals. Grant recipients must monitor clients' progress on an ongoing basis and complete annual progress reports.

Arlington Housing Authority receives SHP grants and funds housing rental assistance; case management; counseling; childcare; drug abuse treatment; mental health services; and education, among others. For FY 2004-2005, AHA will receive a total of \$563,963 in SHP funds to provide 28 individuals/families with transitional housing.

Arlington Life Shelter will also receive \$212,000 in SHP funds for FY 2004-2005 to provide case management and tenant-based rental assistance to 44 persons completing the shelter's rehabilitative work program. Participants will be housed at Shadow Brook apartments.

Shelter Plus Care Program (S+C). The Shelter Plus Care Program is a competitive HUD program that provides rental assistance to persons with disabilities (primarily mental illness, drug or alcohol abuse and AIDS) who are also experiencing homelessness. This program is authorized through the McKinney-Vento Homeless Assistance Act.

S+C combines rental assistance with supportive services on a long-term basis, targeting the hard-to-reach persons experiencing homelessness. Rental assistance funds must be matched dollar-for-dollar with supportive service money. Grants can be used for tenant-based rental assistance, sponsor-based rental assistance, project-based rental assistance with or without rehabilitation and Section 8 Moderate Rehabilitation for Single Room Occupancy Dwellings.

Applicants apply to the S+C Program in Arlington through the Tarrant County Continuum of Care application process. The Arlington Housing Authority receives S+C money through the Supportive Housing Program grant, mentioned above. For FY 2004-2005, Arlington will receive \$563,963 in SHP grant money, a portion of which will be used for S+C. After the AHA receives the grant, S+C vouchers are administered to persons receiving case management services at a variety of Arlington and

Tarrant County organizations. For example, the AHA works closely with AIDS Outreach in Fort Worth to provide S+C for approximately 10 individuals with AIDS who are also experiencing homelessness in Arlington. The Tarrant County FY 2003 Continuum of Care Plan also specified AHA's goal to use the S+C funds to provide 15 new units of tenant-based rental assistance and permanent supportive housing for persons with disabilities.

Community Development Block Grant (CDBG). This HUD program, founded in 1974, awards grants on a formulaic basis to states and entitlement communities (MSAs and cities with a population of at least 50,000) to develop decent housing and living environments and to expand opportunities for low- and moderate-income individuals. HUD apportions CDBG funds based on a formula that includes poverty; population; housing overcrowding; age of housing; and population growth lag in relationship to other metropolitan areas.

CDBG funded activities are diverse in nature but must meet one of the following objectives:

- benefit low- and moderate-income persons;
- prevent or eliminate slum or blight; and
- meet other urgent community development needs.

CDBG grants have been used in Arlington to fund housing rehabilitation and nonprofit organizations such as the Rental Rehabilitation Loan Program; youth programs (Boys and Girls Clubs); The Salvation Army Family Life Center; health programs (Dental Health for Arlington); senior citizen programs (Meals on Wheels); the Architectural Barrier Removal Program; and transportation assistance programs (Mission Metroplex).

In 2004-2005, Arlington will receive \$5,084,585 in CDBG funds, which will be awarded to 25 different organizations.

Home Investment Partnership Program (HOME). HOME is a HUD grant awarded to states and localities on a formulaic basis, exclusively to create affordable housing for low-income households. The governmental entity often works in partnership with local nonprofits to build, buy and/or rehabilitate housing for rent or ownership, or to provide direct rental assistance. The HOME program requires that every participating jurisdiction match 25 cents of every dollar in program funds. HOME grants are quite flexible and can be used by the local government as direct loans, grants, loan guarantees, other forms of credit enhancement, rental assistance or security deposits.

In Arlington, the Homebuyers' Assistance Program, Owner-Occupied Housing Rehabilitation Program and Tenant-Based Rental Assistance are all funded through HOME.

The City will be awarded \$2,809,252 in HOME funds for 2004-2005.

City Programs

The City of Arlington provides a variety of programs that assist residents with home purchase, home repair and rental rehabilitation.

Arlington Homebuyers' Assistance Program (AHAP). This program provides a \$4,000 loan for down payment and closing costs to eligible low- and moderate-income households. Loan recipients must qualify for a mortgage loan from a qualified lender or mortgage broker, must not have more than \$10,000 in savings or cash on hand and must occupy the property as their primary residence.

The loan is a 0 percent interest loan and is payable only if the property is sold, conveyed, refinanced or the first lien is paid off.

\$448,000 in HUD HOME grants will be allocated to this program during 2004-2005.

Arlington Housing Finance Corporation Mortgage Program (AHFC). This program provides below-market-rate mortgages and down payment and closing cost assistance to first-time homebuyers. Income limits for participation in the program are \$61,300 for families of two or less and \$70,495 for families of three or more in non-targeted areas. Income limits for targeted areas are \$73,560 for families of two or less and \$85,820 for families of three or more. In non-targeted areas, the purchase price cannot exceed \$140,536 for new homes or \$95,234 for existing homes, and \$171,766 for new homes or \$116,397 for existing homes in targeted areas.

Unlike the AHAP program, funding through the AHFC is not available every year. The program is financed through mortgage revenue bonds. The amount of bonds to be issued is determined through a statewide application and allocation process.

Owner-Occupied Housing Rehabilitation Program. This program is open to Arlington homeowners, especially the elderly, who have lived in their homes for at least three months and whose household incomes do not exceed the HUD moderate income category limits.

For low-income homeowners, the City will fund 100 percent of the repairs up to a \$24,500 limit. For moderate-income homeowners, the City will fund 100 percent of the cost of the repairs up to \$9,800. The grants are forgiven over a 5-year period if the owner remains in the home. If the house is sold or put on the rental market during that period, a prorated portion of the grant must be repaid.

Eligible repairs include heating, plumbing and electrical repairs; structural repairs such as roofs, porches, windows and doors; access ramps and other modifications for the disabled; repairs needed to meet City code requirements; replacement of essential built-in appliances; foundation repair; and vinyl siding in lieu of exterior paint. Ineligible repairs include luxury items such as wallpaper, hot tubs, patios, room additions, installation of fireplaces, window treatment, carports and garages or items above standard grade or in excess of approved specifications.

During the 2004-2005 CDBG funding year, \$1,400,000 in grants will be allocated to this program.

Emergency Architectural Barrier Removal Program. This program is open to low- and moderate-income homeowners, renters or their families who have physical or mental impairments and need to alter their residences in order to improve safety or their ability to live independently. Grants up to \$10,000 are available under this program. (Modifications exceeding this limit may be eligible for the Owner-Occupied Housing Rehabilitation Program.)

Participants must intend to reside at the location for at least 1 year. Landlords must agree to modifications of rental property.

Eligible alterations include the installation of ramps, safety rails and “grab bars;” widening of doors and adaptation of door handles; adaptations of kitchens and bathrooms; installation of non-skid flooring; emergency air conditioning/heating unit repairs; and emergency plumbing, roof and electrical repairs.

A portion of the \$1,400,000 in CDBG funds allocated to the Owner-Occupied Housing Rehabilitation Program will be used to fund the Emergency Architectural Barrier Removal Program in 2004-2005.

Historic Preservation Loan Program. This program provides low-interest loans for revitalization and preservation of residential or commercial property that is listed or eligible to be listed as a local, state or national register property.

The loan has an interest rate of 2 percent and may be made for up to 20 years. Historic Preservation Loans may receive 10 percent forgiveness for a local designation, 30 percent for a state marker designation and 50 percent for National Register designation.

Property owners are required to make a 10 percent cash investment in project repairs and must maintain ownership of the property for a minimum of 5 years. The property must meet CDBG program guidelines and a scope of work must be submitted with the application to ensure that it complies with Secretary of Interior’s Standards for Rehabilitation.

The Historic Preservation Loan Program will be allocated \$150,000 of CDBG funds during 2004-2005.

Rental Rehabilitation Loan Program. Owners of affordable rental housing including single-family homes, duplexes, triplexes and quadruplexes are eligible to participate in this program. The City provides low-interest loans to repair affordable rental housing, especially deteriorating properties in older neighborhoods.

Property owners must pay at least 10 percent of the total project cost and have an equity position in the property. The program provides 10-year loans at 2 percent. Loan limits are \$15,000 for single-family houses and duplexes; \$22,500 for triplexes; and \$30,000 for quadruplexes.

Eligible improvements include structural improvements such as new roofs, heating and air conditioning, plumbing and replacement of inoperable fixtures.

In the 2004-2005 CDBG funding year, \$150,000 will be allocated to this program.

Tarrant County Housing Partnership Homebuyers’ Assistance. The City also provides grant funds for acquisition of houses by the Tarrant County Housing Partnership for first-time homebuyers. The City provides federal HOME grant funds to Neighborhood Housing Services and Housing Opportunities of Fort Worth to provide homebuyer counseling and assistance. In 2004-2005, these agencies will receive \$200,000 to provide these services in Arlington.

Tarrant County Housing Partnership Housing Infill/Rehabilitation. The City also provides funds to Tarrant County Housing Partnership for rehabilitation of existing homes. HOME grants will total \$500,000 in 2004-2005.

Housing Authority Programs

The Arlington Housing Authority administers a number of rental assistance and supportive services programs.

Section 8 Housing Choice Voucher Rental Assistance Program. This program provides HUD-funded assistance to low and very low-income households. As of May 2004, The Arlington Housing Authority had 3,260 Section 8 vouchers.

Participants in this program receive subsidies to lease units from private property owners. Each unit must pass a Housing Quality Standards (HQS) inspection and be rent reasonable as compared to other similar units in the area.

Rental vouchers enable the holder to lease a unit that does not exceed the HUD-determined Fair Market Rent (FMR). The household pays 30 percent of its adjusted income towards the rent and the balance of the rent is paid by the HUD subsidy.

This program, which is open to all low-income renters, benefits many people with special needs. Almost 40 percent of Arlington's Section 8 vouchers are held by elderly or disabled persons.

HUD determines the Fair Market Rent limits based upon rent levels in the local metropolitan area. In Arlington's case, that is the Fort Worth/Arlington Primary Metropolitan Statistical Area. FMRs are set at 50 percent of median rent. The current FMR limits are presented below in Exhibit VIII-2.

Exhibit VIII-2. Fair Market Rent Limits

Source:
<http://www.ci.arlington.tx.us/housing/fmr.html>, October 2003.

Fair Market Rent (FMR)	
One Bedroom	\$585
Two Bedrooms	\$757
Three Bedrooms	\$1,058
Four Bedrooms	\$1,246

Tenant-Based Rental Assistance (TBRA). AHA also provides additional households with Tenant-Based Rental Assistance outside the Section 8 program. This assistance is financed by HUD HOME grants. For households using this program, it functions very much like Section 8. Families are subject to the same income limits and receive the same types of voucher subsidies. However, unlike Section 8, this TBRA program is limited to 24 months (due to regulatory requirements). Households still requiring assistance at the end of this program receive Section 8 vouchers, if available. Additional TBRA slots are designated for homeless families with special needs and must be referred by a participating non-profit.

Family Unification Rental Assistance Program. This is an AHA program that serves families in danger of being separated due to lack of adequate housing. The program keeps families together by helping them to find suitable housing and paying for rent through vouchers. Eligible families must not exceed the low-income category according to HUD specifications. A Child Protective Services caseworker submits a referral form to AHA on behalf of the family.

Family Self-Sufficiency Program (FSS). The AHA's Family Self-Sufficiency Program has been in operation since 1992. FSS was established as Section 554 of the National Affordable Housing Act of 1990 to encourage communities to develop local strategies to help families obtain employment that will lead to economic independence and self-sufficiency. AHA works with local partners such as child welfare agencies, educational institutions and businesses to develop comprehensive plans that help families meet educational and job training goals enabling them to be self-sustaining at the end of the program.

In order to qualify for assistance, families must currently be assisted through the Section 8 voucher program and be committed to personal and family goals. Each FSS family has a 5-year contract that identifies goals and services. The family must pay rent on time, seek and maintain employment and establish a savings account.

FSS also provides supportive services such as childcare; educational opportunities; job training and employment counseling; substance/alcohol abuse treatment or counseling; budgeting; saving and resource management; household skill training; and homeownership counseling.

In 2003, 13 families graduated from the FSS programs.

Summary

A variety of programs that assist low- and moderate-income Arlington residents in paying rent, buying a home and making home repairs are offered through federal grants, the City of Arlington and the Arlington Housing Authority.

Through HUD, the City received Emergency Shelter Grants, Shelter Plus Care, Supportive Housing Program grants, Community Development Block Grants and Home Investment Partnership Program funds. These grants provide for a variety of activities such as housing and supportive services for the homeless, housing rehabilitation and funds for nonprofit agencies.

The City provides low-interest loans and down payment assistance to first-time homebuyers through the Arlington Housing Finance Corporation and the Arlington Homebuyers' Assistance Program. It also awards grant funds to agencies that counsel low-income homebuyers.

The City provides grants and low-interest loans for home repair, renovation and modification under the Owner-Occupied Housing Rehabilitation Program, the Emergency Architectural Barrier Removal Program and the Historic Preservation Loan Program. Rental single-family homes, duplexes, triplexes and quadruplexes occupied by low-income tenants are eligible for the City's Rental Rehabilitation Loan Program.

AHA provides rental assistance to over 3,600 low-income, elderly, special needs and formerly homeless households through Section 8 vouchers, Tenant-Based Rental Assistance and the Family Unification Rental Assistance Program. Section 8 voucher recipients also may be eligible for additional assistance through the Family Self-Sufficiency Program, which helps families meet educational and employment goals.

SECTION IX.

Conclusions and Recommendations

SECTION IX.

Conclusions and Recommendations

This Housing Needs Assessment contains a wide variety of qualitative and quantitative information about housing needs in the City of Arlington, for households of all types and income levels. This section brings together key findings from the Housing Needs Assessment and presents recommendations for the City and Housing Authority to meet the current and future housing needs of Arlington residents.

Primary Findings

Housing needs. The Housing Market Analysis conducted for this study showed that, overall, housing in the City of Arlington is relatively affordable. However, the analysis highlighted several areas of concern. First, the City's multifamily stock is aging; has a higher percentage of overcrowded units and units with lead-based paint risk; and the City has not favored development of new stock in recent years. Unless significant efforts are made to improve the condition of the City's rental housing stock and/or redevelop or develop new rental housing, the City's multifamily housing stock is likely to continue to deteriorate.

Second, the City's housing market has several specific areas of "mismatch" between supply and demand. The comparison of the types of housing that households could afford with the availability of housing stock showed an imbalance at both the lower and upper ends of the affordability spectrum.

In particular, a large proportion of the City's rental units are priced at a level affordable to households earning between 31 and 50 percent of the MFI (rents between \$460 and \$766) and 51 to 80 percent of the MFI (rents between \$767 and \$1,226). Many of the rental units affordable to the City's lowest income households are occupied by households with higher incomes, perhaps because of a shortage of units in their price range. Indeed, more than 9,000 units that are affordable to renter households earning between 31 and 50 percent of the MFI (incomes between \$18,390 and \$30,650) are actually being occupied by households earning between 51 and 80 percent of the MFI (\$30,650 to \$49,040). Additionally, the vast majority of the City's lowest income households (earning less than 30 percent of the MFI) are occupying units that are not affordable to them, because of a lack of units in their price ranges.

The majority of the City's *single family* stock is valued at a level that is affordable to households earning between 51 and 80 percent of the MFI (values ranging between \$107,000 and \$134,000). The greatest mismatch between affordability and housing value occurs for the highest income households. Indeed, the City's highest income households (earning more than 120 percent of the MFI, or \$73,560) are occupying 6,900 of the 23,485, or one-third, of the units affordable to low income households and 8,984 units or two-thirds of the units affordable to middle income households. These households could afford a home priced at \$161,000 or more.

Exhibits III-40 and III-41 in the Housing Market Analysis pinpoint areas where housing policy should be concentrated to potentially have the greatest impact in bringing the market into balance.

For example, as mentioned above, more than 9,000 rental units that are affordable to the City's very low-income households (and which may be opportune Section 8 properties) are being occupied by higher income households. This indicates a need for rental housing along the low to moderate income rent continuum. The City's extremely low income households are in need of affordable rental housing that is mostly being occupied by low to moderate income households. The City's low to moderate income households might free up the City's most affordable units that they are now occupying if units in their price range were available.

For owner occupied housing, development of higher end single family properties could potentially free up approximately 15,000 single family homes affordable to the City's low and moderate income households that are being occupied by the highest income households.

Of course, housing markets are much more dynamic than what can be captured through a point in time snapshot. Such an approach to bringing the City's market into balance will only work to the extent that households decide to move, "trade up" and exchange affordability for increased amenities and quality.

Furthermore, this approach would need to be coupled with continued assistance or development of housing for the City's extremely low-income populations (earning less than 30 percent of the MFI). ***It is unlikely that freeing up housing stock for the City's highest income groups would have much of an impact of increasing the availability of stock for the lowest income groups***

Redevelopment needs. Forecasts of employment growth show that Tarrant County is projected to add over 140,000 jobs from 2000 to 2010. Twenty-nine percent of those jobs will be higher wage occupations. Only 21 percent of Arlington residents are currently employed in comparable higher wage occupations. Thus, Arlington will be underrepresented over the next five years if the proportion of high wage jobs remains at 21 percent.

It is in Arlington's best interest to capture as much of the 29 percent high wage occupations as possible. The City will benefit economically and in reputation by attracting these people and positions. However, in order to attract these professionals and high-income residents, Arlington will need to revitalize certain neighborhoods to attract new residential and commercial developments. The priority neighborhoods most in need of revitalization: the Lamar Boulevard corridor, Downtown Arlington, east Arlington and the retail cluster at the Highway 287 and I-20 interchange.

Special needs populations. The City's network of housing and services for special needs populations is relatively small; many of the needs of this portion of the City's population are met through organizations in Tarrant County and Fort Worth. This is consistent with the "natural progression" occurring in the Metroplex because it is more efficient (although not more convenient for the consumers) to have services centralized. However, this progression can be problematic if the special needs populations do not know how to access or cannot access needed services and programs.

Recommendations

Based on our analysis of information gathered in this study, our understanding of the City needs in addition to our experience and knowledge of policies in other communities, we offer the following recommendations to the City of Arlington and Arlington Housing Authority:

Target future housing development to key population groups. To the extent possible, the City should direct future housing development to target households that have the potential of freeing up affordable housing stock for the City's moderate and lower income households. However, this policy must be combined with policies and programs to assist the City's lowest income populations – primarily rental assistance and/or new affordable rental housing development for the City's lowest income households – to ensure that this targeted group is also served through housing policy changes.

Specifically, the City should increase rental housing priced to serve households earning between 31 and 50 percent of the MFI and 51 to 80 percent of the MFI, since these households are occupying units that are most affordable to the City's poorest populations. These rental opportunities could be increased by subsidizing new development or through offering more rental assistance (e.g., through Housing Choice Vouchers). Similarly, the City should increase single family housing priced to serve households earning more than 120 percent. These households are occupying housing that is most affordable to the City's low to moderate income households. Development of higher end housing can be facilitated through use of design requirements and encouraging more amenities in new developments.

Finally, the City should closely monitor its balance of housing as development occurs to ensure that the market is moving in the appropriate directions.

Fund a rental assistance program to supplement Section 8 demand. The City should consider funding to bolster its Section 8 Housing Choice Voucher program, given that renters have twice the rate of cost burden as owners, and the renters who benefit from voucher programs have some of the greatest needs in the City (e.g., are the lowest income, often have special needs, generally cannot afford to purchase a home and, as such, would not benefit from first time homebuyer programs).

Increase funding for the City's multifamily housing rehabilitation program. In its 2004-2005 Action Plan, the City's proposed funding its rehabilitation program for homeowners at a much higher amount than its program for owners of rental properties. Quantitative data on housing conditions of owner occupied and renter occupied properties and information collected in key person interviewees suggest that the condition needs are greater for multifamily properties in the City. The need for condition improvements to the City's older rental stock, particularly in south Arlington, was cited by numerous key person interviewees. Housing condition indicators from Census data show that rental units are much more likely to contain lead-based paint than single family housing.

Continue and increase funding for programs that assist persons living in poverty. The City should target its efforts to assist persons living in poverty on children and families, particularly female-headed households. These two categories of persons living in poverty are the most vulnerable to the effects of poverty. And, unlike students, they are unlikely to be on a direct path to move out of poverty.

The most important tools to assist children and families in poverty are, first, those that provide safe and stable living conditions and, second, those that help adults in the families increase their earnings potential, including jobs and transportation to work. Our recommendations for tools to assist the City's target populations living in poverty include rental assistance programs; job training and workforce development programs and partnerships; expanded public transportation; and subsidized early childhood education programs.

Continue revitalization efforts and support. The City has recently undertaken a number of efforts to understand revitalization potential in Arlington and craft a unified strategy for revitalization. This revitalization process could consist of many combinations of economic tools. However, we believe that public sector financial support is necessary to generate private sector investment in revitalization.

Continue to provide CDBG funding to public services. A review of the housing and service needs of special needs populations in the City found a variety of unmet needs. The City should continue to fund the organizations that assist special needs populations groups.

Increase awareness of services for special needs populations. The City should work to ensure that there are adequate information channels within the City to direct special needs populations to the correct organizations and agencies (both within and outside of the City) for assistance.

Increase transportation opportunities. Many key person interviewees mentioned that the lack of public transportation in the City was a major problem for the City's low-income populations and some of UTA's students. The City should evaluate its need for public transportation and/or enhancing its services to persons living in poverty, with disabilities and/or the elderly.

APPENDIX A.

Key Informants

APPENDIX A.

Key Informants

BBC conducted interviews in person and by telephone with 48 individuals who are knowledgeable about housing and community development needs in the City of Arlington. These individuals represented local government officials, citizens, housing and real estate professionals, social service providers, and representatives of community and professional organizations. A list of people interviewed appears below.

Mr. Gary Isaac, Program Services. Asst. AIDS Outreach Center	Ms. Pat Cheong, Fort Worth United Way
Ms. Mary Rusnak, Executive Director Neighborhood Housing Services	Ms. Betsy Foreman, McKinney Grant Social Worker Homeless Program, Arlington ISD
Mr. Justus Bolo, Budget Coordinator Tarrant County MHMR	Dr. Robert N. Cluck, Mayor City of Arlington
Mr. Rico Brown, Chairman Arlington Black Chamber of Commerce	Ms. Stephanie Storey, Assistant Executive Director Arlington Life Shelter
Mr. Joe Bruner, Council Member City of Arlington	Mr. Wyl Parker, Director of Housing University of Texas at Arlington
Ms. Lana Wolff, Council Member City of Arlington	Mr. Perry Pillow, Director Legislative Services, Tarrant County Apartment Association
Kathryn Wilemon, Council Member City of Arlington	Mr. Toby Goodman State Representative - District 93
Ms. Tillie Burgin, Executive Director Mission Metroplex	N. L. Robinson, Pastor Mt. Olive Baptist Church
Mojib Haddad, Chairman Planning and Zoning Commission	Mr. Wes Jurey, President & CEO Arlington Chamber of Commerce
Mr. Steve Wall, President & CEO CHOICE Homes	Mr. Carl Hogness, Case Manager Tarrant Council on Alcoholism and Drug Abuse
Ms. Nancy Dahle, Social Services Coordinator Shadow Brook Apartments	Mr. Ron Wright, Council Member and Office of Congressman Joe Barton City of Arlington
Caravan Motor Hotel	Mr. Raymond Franco, Chairman Sherry Street Neighborhood Association
Fiesta Motor Inn	Ms. Alice Pelfrey, Chair Plaza Heights Neighborhood Association
Betsy Stell, Director Salvation Army Family Life Center	Ms. Delores Sanders, Chair Northwest Heights Neighborhood Assn.
Mr. Kent Grusendorf State Representative - District 94	Mr. Ed Lozano, Social Services Minister St. Matthew Catholic Church
Mr. Rick Harris AHA Board Member	Ms. Barbara von der Heydt AHA Commissioner

(continued)

Ms. Joan Hill-Love AHA Section 8 Coordinator	Ms. Rose Samra AHA Commissioner
Mr. Trey Yelverton, Director Neighborhood Services, City of Arlington	Ms. Mary Jean Moloney AHA Vice Chair
Mr. Steve Wurm, President Boys and Girls Clubs of Arlington	Ms. Ella Sanchez Woodland West Apartments
Ms. D'Neen Mims Shadow Brook Apartments	Mr. Barry Anderson, Executive Director Arlington New Beginnings, Inc.
Mr. Stephen Braun, Executive Director Tarrant County Access for the Homeless	Ms. Mary Lee Hafley, Executive Director The Women's Shelter
Mr. Rick Lair, Owner Challenge Specialties	Mr. Paul Baganz, Director of Housing United Cerebral Palsy of Tarrant County
Mr. Gerald Smith, Director Tarrant County Human Services	Ms. Terry Jones, President Ross property Management
Mr. Ronald Freeman Capitol Consultants	Town Inn
Mr. John Taylor City of Arlington Planning Department	Ms. Karen Brophy City of Arlington Planning Department

APPENDIX B.

HUD Required Tables

APPENDIX B.

HUD Required Tables

This section contains tables and accompanying text that are required in the City's five year Consolidated Plan.

The tables included are: HUD Table 1A – Homeless and Special Needs Populations; Table 1B – Special Needs Subpopulations; and Table 2A – Priority Housing Needs Summary Table. In addition, this section includes a discussion of Disproportionate Need, which is required by the Consolidated Plan regulations.

Special Needs Summary Tables

The estimates of need in the following HUD tables 1A and 1B were developed from the qualitative and quantitative data collected for the Special Needs section of the report.

Exhibit B-1.

Housing Gaps Analysis for Population Experiencing Homelessness, City of Arlington, 2004

Individuals	Estimated Need	Current Inventory	Unmet Need/Gap
Beds/Units			
Emergency Shelter	215	87	128
Transitional Shelter	32	10	22
Permanent Housing	8	16	0
Total	255	113	150
Estimated Supportive Services Slots			
Job Training	n/a	35	n/a
Case Management	138	125	13
Substance Abuse Treatment	n/a	n/a	n/a
Mental Health Care	70	45	25
Housing Placement	45	15	30
Life Skills Training	25	5	20
Estimated Subpopulations			
Chronic Substance Abusers	146	49	97
Seriously Mentally Ill	100	18	82
Dually - Diagnosed	20	15	5
Veterans	94	6	88
Persons with HIV/AIDS	38	1	37
Victims of Domestic Violence	6	10	0
Youth	9	n/a	< 9

Notes: H = High, M = Medium and L = Low Priority based on interviews with providers. n/a indicates that the data is not available. There is limited data available to assess the current housing inventory and supportive services of subpopulations. The Tarrant County FY 2003 Continuum of Care does not provide data on the estimated need, current inventory, or unmet need/gap of supportive service slots in Arlington; therefore, the data were collected from service providers. Data for supportive services slots are annual numbers due to the nature of service organizations' reporting requirements.

Source: 2002 Tarrant County Homeless Survey, Tarrant County FY 2003 Continuum of Care and BBC Research & Consulting.

Exhibit B-1. (Continued)**Housing Gaps Analysis for Population Experiencing Homelessness, City of Arlington, 2004**

Persons in Families with Children	Estimated Need	Current Inventory	Unmet Need/Gap
Beds/Units			
Emergency Shelter	178	72	106
Transitional Shelter	26	42	0
Permanent Housing	7	14	0
Total	211	128	106
Estimated Supportive Services Slots			
Job Training	n/a	30	n/a
Case Management	577	542	35
Substance Abuse Treatment	n/a	n/a	n/a
Mental Health Care	375	250	125
Housing Placement	274	124	150
Life Skills Training	128	30	98
Estimated Subpopulations			
Chronic Substance Abusers	120	21	99
Seriously Mentally Ill	82	8	74
Dually - Diagnosed	16	6	10
Veterans	41	3	38
Persons with HIV/AIDS	32	0	32
Victims of Domestic Violence	48	29	19
Youth	5	n/a	< 5

Notes: H = High, M = Medium and L = Low Priority based on interviews with providers. n/a indicates that the data is not available. There is limited data available to assess the current housing inventory and supportive services of subpopulations. The Tarrant County FY 2003 Continuum of Care does not provide data on the estimated need, current inventory, or unmet need/gap of supportive service slots in Arlington; therefore, the data were collected from service providers. Data for supportive services slots are annual numbers due to the nature of service organizations' reporting requirements.

Source: 2002 Tarrant County Homeless Survey, Tarrant County FY 2003 Continuum of Care and BBC Research & Consulting.

Exhibit B-2.
Special Needs
Subpopulations,
City of Arlington, 2004

Notes:
H = High, M = Medium
and L = Low Priority based on interviews
with providers.

Source:
2002 Tarrant County Homeless
Survey and BBC Research & Consulting.

Special Needs Subpopulations	Priority Need Level	Unmet Need
Elderly	M	1,210
Frail Elderly	M	484
Severe Mental Illness	H	182
Developmentally Disabled	M	7
Physically Disabled	H	17
Persons w/Alcohol/Other Drug Addictions	H	266
Person w/HIV/AIDS	L	70
Total		2,236

HUD Priority Housing Needs Summary

HUD provides data on households by income, special need and tenure for use in Consolidated Planning (these data are called CHAS data, after the name of the first consolidated planning reports). These data are the best source for completing the HUD Table 2A – Priority Housing Needs Summary. The HUD Table 2A for the City of Arlington is presented below. This table was completed using CHAS data available on the HUD website in June 2004.

Exhibit B-3.
Priority Needs Summary Table 2A

Priority Housing Needs	Priority Need Level		Unmet Need	FY2004 Goals
	Percentage	Need Level		
Renter Households				
Small Related	0% to 30%	H	3,184	
	31% to 50%	M	2,824	
	51% to 80%	L	2,446	
Large Related	0% to 30%	H	880	
	31% to 50%	M	1,100	
	51% to 80%	L	1,239	
Elderly	0% to 30%	H	509	
	31% to 50%	H	554	
	51% to 80%	L	220	
All other	0% to 30%	H	2,929	
	31% to 50%	M	2,605	
	51% to 80%	L	2,497	
Owner Households				
Owner Occupied	0% to 30%	L	1,888	
	31% to 50%	L	2,203	
	51% to 80%	L	4,376	
Special Populations		H	2,236	
Total Need and Goals				

Source: U.S. Department of Housing and Urban Development and BBC Research & Consulting.

The following CHAS exhibits present additional data from the CHAS database. These include a Housing Mismatch table and needs tables for All Households, White/Non-Hispanic/Latino households and Hispanic/Latino households. Due to the methods used to develop these estimates, they may differ from similar data presented elsewhere in this section.

Exhibit B-4 estimates the affordability mismatch for households in the city in 2000. The data show that of the units affordable to households earning 30 percent of the AMI or less, 49 percent are occupied by such households and 32 percent of the units have some problems. The data also show that the percentage of units that have problems increases as rents increase up to units that are affordable to households earning between 50 and 80 percent of the AMI. The data also show that 15 percent of owner occupied units affordable to households earning less than 50 percent of the median income are occupied by households in this affordability range, and 16 percent of owner occupied units affordable to households earning between 50 and 80 percent of the median income are occupied by households in that affordability range. These data suggest that households that are “underpaying” housing costs occupy about half of the affordable renter and 85 percent of owner occupied units.

Exhibit B-4.**HUD CHAS Data: Affordability Mismatch Output for All Households**

Name of Jurisdiction: Arlington city, Texas			Source of Data: CHAS Data		Data Current as of: 2000					
		Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
Housing Units by affordability	0-1	2	3+	Total		0-1	2	3+	Total	
	(A)	(B)	(C)	(D)		(E)	(F)	(G)	(H)	
1. Rent <=30%					Value <=30%					
# occupied units	905	990	770	2,665		N/A	N/A	N/A	N/A	
% occupants <=30%	69.1	50	24.7	49.2		N/A	N/A	N/A	N/A	
% built before 1970	46.4	32.8	29.9	36.6		N/A	N/A	N/A	N/A	
% some problem	49.2	28.3	16.9	32.1		N/A	N/A	N/A	N/A	
# vacant for rent	70	50	20	140	# vacant for sale	N/A	N/A	N/A	N/A	
2. Rent >30% to <=50%					Value <=50%					
# occupied units	8,715	4,590	1,560	14,865		965	3,570	17,010	21,545	
% occupants <=50%	49.1	41.2	33.3	45		26.4	20.4	14.2	15.8	
% built before 1970	27.3	34.3	51.3	32		30.1	38.1	40.3	39.5	
% some problem	48.2	45.5	37.8	46.3		10.4	6	2.6	3.6	
# vacant for rent	730	865	175	1,770	# vacant for sale	15	120	225	360	
3. Rent >50% to <=80%					Value >50% to <=80%					
# occupied units	16,210	12,060	6,200	34,470		690	2,010	27,145	29,845	
% occupants <=80%	57.3	46.4	43	50.9		50.7	29.1	14.2	16	
% built before 1970	10.5	11.7	24.8	13.5		23.2	19.9	12.7	13.4	
% some problem	45.4	36.1	36.7	40.6		8	4	1	1.4	
# vacant for rent	955	725	240	1,920	# vacant for sale	20	20	420	460	
4. Rent >80%					Value >80%					
# occupied units	2,090	965	1,500	4,555		323	902	15,675	16,900	
# vacant for rent	105	20	15	140	# vacant for sale	40	0	265	305	

Definitions:

Rent 0-30% - These are units with a current gross rent (rent and utilities) that are affordable to households with incomes at or below 30% of HUD Area Median Family Income. Affordable is defined as gross rent less than or equal to 30% of a household's gross income.

Rent 30-50% - These are units with a current gross rent that are affordable to households with incomes greater than 30% and less than or equal to 50% of HUD Area Median Family Income.

Rent 50-80% - These are units with a current gross rent that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Rent > 80% - These are units with a current gross rent that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Value 0-50% - These are homes with values affordable to households with incomes at or below 50% of HUD Area Median Family Income. Affordable is defined as annual owner costs less than or equal to 30% of annual gross income. Annual owner

Value 50-80% - These are units with a current value that are affordable to households with incomes greater than 50% and less than or equal to 80% of HUD Area Median Family Income.

Value > 80% - These are units with a current value that are affordable to households with incomes above 80% of HUD Area Median Family Income.

Source: U.S. Department of Housing and Urban Development, Tables A10A, A10B, A12, A9A, A9B, A9C, A8B, A8C, and A11.

The following CHAS exhibit shows the percentage of households with housing problems by select household characteristics for all types of households in the City. Needs are summarized on lines 19, 20 and 21. The data indicate that there are more renter households with housing needs including housing problems and cost burden than owners. For example, the data report that 42 percent of renters live in housing with some type of problem compared with 21 percent of owners and 31 percent for all households (HUD's definition of "housing problem" includes cost burden). The data also show that elderly renters and especially large families who are renters are disproportionately more likely to have housing problems than renters overall. For owners, only large families are disproportionately more likely to have housing problems than owners overall.

Exhibit B-5.
SOCDS CHAS Data: Housing Problems Output for All Households

Name of Jurisdiction: Arlington city, Texas			Source of Data: CHAS Data Book			Data Current as of: 2000					
Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Renters	Elderly (1 & 2 members)	Small Related (2 to 4 members)	Large Related (5 or more members)	All Other	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <= 50% MFI	1,222	6,974	2,090	6,849	17,135	2,214	1,760	813	843	5,630	22,765
2. Household Income <=30% MFI	614	3,660	935	3,770	8,979	1,075	695	264	384	2,418	11,397
3. % with any housing problems	82.9	87	94.1	77.7	83.6	75.8	85.6	90.5	62.2	78.1	82.4
4. % Cost Burden >30%	82.9	80.9	79.1	77.3	79.3	75.8	81.3	75.4	61.2	75	78.4
5. % Cost Burden >50%	65.8	65.2	54	68.6	65.5	54.4	74.8	73.9	56	62.7	64.9
6. Household Income >30 to <=50% MFI	608	3,314	1,155	3,079	8,156	1,139	1,065	549	459	3,212	11,368
7. % with any housing problems	91.1	85.2	95.2	84.6	86.8	41.2	85.4	82.7	80.6	68.6	81.7
8. % Cost Burden >30%	91.1	72.1	58.9	83.3	75.9	41.2	81.2	68.1	80.6	64.7	72.7
9. % Cost Burden >50%	43.6	15.1	4.8	24	19.1	16.6	49.8	28.2	37	32.5	22.9
10. Household Income >50 to <=80% MFI	495	5,535	1,585	7,195	14,810	2,185	3,580	1,425	1,274	8,464	23,274
11. % with any housing problems	44.4	44.2	78.2	34.7	43.2	23.1	57.8	68.4	65.1	51.7	46.3
12. % Cost Burden >30%	44.4	27.6	15.8	32.5	29.2	23.1	54.5	35.4	65.1	44.8	34.9
13. % Cost Burden >50%	13.1	1.7	0.6	1.1	1.7	7.8	11.9	6.3	18.4	10.9	5
14. Household Income >80% MFI	1,027	11,280	1,765	10,490	24,562	7,039	34,535	5,895	6,727	54,196	78,758
15. % with any housing problems	17.2	11.7	55.8	4.6	12.1	6	8.5	23.2	13.1	10.4	10.9
16. % Cost Burden >30%	13.3	1.9	2.8	1.7	2.4	5.7	6.7	5.1	13.1	7.2	5.7
17. % Cost Burden >50%	4.3	0	0	0	0.2	0.8	0.5	0.3	1.8	0.7	0.5
18. Total Households	2,744	23,789	5,440	24,534	56,507	11,438	39,875	8,133	8,844	68,290	124,797
19. % with any housing problems	53.2	41.1	77.3	34.7	42.4	19.3	16.3	37.4	26.2	20.6	30.5
20. % Cost Burden >30	51.7	29.8	31.6	32.6	32.3	19.1	14.3	16.9	26.1	17	23.9
21. % Cost Burden >50	28.4	12.5	10.5	13.9	13.7	8.8	4.2	5.7	8.4	5.7	9.3

Note: Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.
Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.
Elderly households: 1 or 2 person household, either person 62 years old or older.
Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.
Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Source: U.S. Department of Housing and Urban Development, HUD Tables F5A, F5B, F5C, and F5D.

The following two CHAS exhibits present housing need data for White Non-Hispanic/Latino households and Hispanic/Latino households in the city as of 2000. The data show that the vast majority of low-income elderly and families who are renters or owners are occupying housing with problems. The percentage of households occupying housing with problems is far less for households earning more than 80 percent of the AMI. The percentage of households occupying housing with problems is higher for Hispanic/Latino than White Non-Hispanic/Latino households across all measures of need, suggesting disproportionate need concerning housing condition.

Exhibit B-6.**HUD CHAS Data: Housing Problems Output for White Non-Hispanic/Latino Households**

Name of Jurisdiction: Arlington city, Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Household Income ≤50% MFI	930	2,375	3,570	6,875	2,055	1,230	710	3,995	10,870
2. Household Income ≤30% MFI	440	1,000	1,950	3,390	1,020	515	320	1,855	5,245
% with any housing problems	88.6	84	79.2	81.9	77	86.4	64.1	77.4	80.3
3. Household Income >30 to ≤50% MFI	490	1,375	1,620	3,485	1,035	715	390	2,140	5,625
% with any housing problems	89.8	86.2	88	87.5	38.6	83.9	79.5	61.2	77.5
4. Household Income >50 to ≤80% MFI	395	2,995	4,425	7,815	2,090	2,860	1,050	6,000	13,815
% with any housing problems	49.4	46.1	35.5	40.2	22.2	57	62.9	45.9	42.7
5. Household Income >80% MFI	945	7,190	6,945	15,080	6,670	30,810	5,525	43,005	58,085
% with any housing problems	20.1	9.7	3.4	7.5	6	7.8	12.4	8.1	8
6. Total Households	2,270	12,560	14,940	29,770	10,815	34,900	7,285	53,000	82,770
% with any housing problems	53.5	32.7	32	33.9	19	14.6	25.5	17	23.1

Source: U.S. Department of Housing and Urban Development, HUD Tables A1C and A1D.

Exhibit B-7.**HUD CHAS Data: Housing Problems Output for Hispanic/Latino Households**

Name of Jurisdiction: Arlington city, Texas			Source of Data: CHAS Data Book		Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
1. Household Income ≤50% MFI	43	3,410	965	4,418	49	740	40	829	5,247
2. Household Income ≤30% MFI	39	1,645	450	2,134	4	245	30	279	2,413
% with any housing problems	89.7	94.2	66.7	88.3	100	81.6	66.7	80.3	87.4
3. Household Income >30 to ≤50% MFI	4	1,765	515	2,284	45	495	10	550	2,834
% with any housing problems	100	89.8	84.5	88.6	77.8	82.8	100	82.7	87.5
4. Household Income >50 to ≤80% MFI	10	2,070	785	2,865	40	1,125	75	1,240	4,105
% with any housing problems	0	59.2	36.9	52.9	37.5	61.8	73.3	61.7	55.5
5. Household Income >80% MFI	35	2,355	1,110	3,500	124	3,315	310	3,749	7,249
% with any housing problems	0	35.9	15.3	29	3.2	21.7	14.5	20.5	24.6
6. Total Households	88	7,835	2,860	10,783	213	5,180	425	5,818	16,601
% with any housing problems	44.3	66.4	41.8	59.7	27.2	39.1	30.6	38	52.1

Source: U.S. Department of Housing and Urban Development, HUD Tables A1C and A1D.

Disproportionate Need. When examining the needs of low- and moderate income households, it is important to determine if there exist any racial or ethnic populations with disproportionate needs. As discussed in Section II, the largest minority population in Arlington is persons of Hispanic/Latino descent, which make up about 20 percent of the City's population. The second largest minority population is persons who are African American, which make up about 15 percent of the City's population. Due to the small percentages other minority populations in the city, Hispanic/Latinos and African Americans are the only minority populations examined for disproportionate income needs.

According to HUD, disproportionate need exists when minority households have more than a 10 percent greater need than majority households. One of the most accessible measures of disproportionate need of housing is to compare cost burden of minority and majority households, as shown in the exhibit below.

**Exhibit B-8.
Cost Burden by
Race and Ethnicity, 2000**

Note:

Includes specified renter occupied housing units and specified owner occupied housing units with a mortgage.

Source:

U.S. Census Bureau and
BBC Research & Consulting.

	Number Cost Burdened	Percent Cost Burdened
Total occupied housing units	29,559	52%
African American alone	5,531	48%
Hispanic or Latino	5,018	47%
White alone	18,738	55%

The data show that, in 2000, a *lower* percentage of Hispanic/Latino and African American households are cost burdened than White households and households overall. Therefore, using cost burden as the measure for disproportionate need, it does not appear that disproportionate need is a problem in Arlington.

However, as shown in Exhibit B-8 below, Hispanic/Latino households are much more likely to be living in overcrowded conditions than White households. Living in such conditions is likely to make housing more affordable.

**Exhibit B-9.
Overcrowded Housing
Units, 2002**

Note:

Overcrowded housing units have over 1 person per room.

Source:

U.S. Census Bureau American Community Survey.

	Number overcrowded	Percent overcrowded
Total occupied housing units	8,716	1%
African American alone	1,500	7%
Hispanic or Latino	5,187	34%
White alone	3,847	4%

Finally, for other household characteristics, the CHAS data in Exhibits B-5, B-6 and B-7 show that renters are disproportionately more likely to be experiencing housing problems than owners. The data also show that elderly renters and especially large families who are renters are disproportionately more likely to have housing problems than renters overall. For owners, only large families are disproportionately more likely to have housing problems than owners overall. Finally, the data show that the percentage of households occupying housing with problems is higher for Hispanic/Latino than White Non-Hispanic/Latino households across all measures of need, suggesting disproportionate need concerning housing condition.

APPENDIX C.

Potential Development Tools

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Potential Development Tools

Property Tax Abatement

Cities, counties and special districts (but not school districts) are allowed to enter into abatement agreements, authorization through September 1, 2009.

Specifics:

- Initiated by municipality in city limits, by either city or county in ETJ.
- Abatements may be up to ten years. Must abate taxable value of improvements to property, not total value of existing plus improvements.

Tax Increment Financing (TIF)

TIF is used by local governments to publicly finance structural improvements and enhance infrastructure and is usually done to promote viability of existing businesses and attract new businesses.

Specifics:

- The costs of improvement are repaid by future tax revenue taxing units. Taxing units contribute increase in tax revenue, known as tax increment, attributable to the improvements. Each taxing unit determines what percentage of the tax increment, if any, it will contribute.
- Two methods to initiate TIF: petition of property owners represented at least 50 percent of the appraised property value in the proposed zone or by city council action.
- If initiated by the city council, proposed TIF reinvestment zone must meet one of the following criteria: the present condition must substantially impair the city's growth, retard the provision of housing, or constitute an economic or social liability to the public; or the area must be predominately open with obsolete platting or deteriorating structures; or the area must be adjacent to a "federally-assisted new community."
- Several restrictions exist: no more than 10 percent of the property may be used for residential purposes (except if the zone is initiated by petition), the property may not total more than 15 percent of the appraised property value in the city, and the zone may not contain more than 15 percent of the appraised property value of a county or school district.

The Local Hotel Occupancy Tax

Cities are authorized to adopt a hotel occupancy tax within city boundaries of up to 7 percent of the amount paid for the hotel room. (State imposes 6 percent on room use *and* related services).

Specifics:

- Must be adopted by ordinance. Does not require voter approval.
- Revenues must be used on local facilities and programs likely to attract out-of-town tourists.
- Revenues must be used for one of the following six categories: establishment, improvement, or maintenance of a convention or visitor information center; administrative costs for facilitating convention registration; tourism-related advertising and promotion; programs that enhance the arts; historical restoration or preservation; or sporting events in counties with a population of 65,000 or less in which the majority of participants are tourists.

Authority to Make Grants and Loans

Chapter 380 of Local Government Code provides significant municipal legislative authority in the area of economic development, but very little is specified regarding the ability to make loans and grants.

Specifics:

- Cities may also provide staff, facilities, or services at minimal or no charge. Cities may grant public money from authorized sources to Section 4A or 4B economic development corporations for the development and diversification of the economy of the state, elimination of the unemployment or underemployment and development and expansion of commerce.

Providing Land to Promote Economic Development

Chapter 273 of the Texas Local Government Code (LGC) provides a list of purposes for which a city may purchase property, including water systems, sewage plants, municipal airports, city streets, etc. It does not authorize purchase for use by a private entity. The LGC and the Texas Civil Statute permit the use of eminent domain in certain circumstances.

Specifics:

- Chapter 251 of the LGC states that a city may use eminent domain to purchase land when the governing body deems it necessary for any municipal purpose.
- Texas Civil Statute permits economic development corporations to exercise eminent domain when approved by the involved city.

Public Improvement Districts

The Public Improvement District Assessment Act allows a city to levy and collect special assessments on property in the city or its ETJ. Counties may also levy and collect special assessments.

Specifics:

- Public improvement districts can be formed to accomplish improvements to the district including water, wastewater, sanitation, and drainage systems; streets and sidewalks; mass transit; parking; libraries; park, recreation and cultural facilities; landscaping and aesthetics; art installation; creation of pedestrian malls and similar projects; supplemental safety services; and supplemental business-related services like advertising and business recruitment.

Municipal Management Districts

Municipal management districts (MMD) are relatively new mechanism for commercial property owners to enhance a defined business area. MMDs are also called downtown management districts and are created within existing commercial areas to finance facilities, infrastructure and services beyond those provided by individual property owners or the municipality.

Specifics:

- Improvements must be funded through a combination of self-imposed property taxes, special assessments, impact fees, or other charges against property owners in the district.

Neighborhood Empowerment Zones

Cities may designate Neighborhood Empowerment Zones (NEZ) to promote an increase in affordable housing, in economic development, in the quality of social services, education or public safety, or for the rehabilitation of affordable housing.

Specifics:

- To qualify as an NEZ, an area must be in a condition that impairs growth, retards the provision of housing, or constitutes an economic or social liability; be a predominantly open area with obsolete platting or deteriorating structures; be an area that is a federally-assisted new community in a home rule city; be entirely in an area that meets the requirements for federal assistance under Section 119 of the Housing and Community Development Act; or be reasonably likely to contribute to retention or expansion of employment or investments if designated as an NEZ.
- Creation of an NEZ provides the city with various development powers, including building fee waivers, municipal sales tax refunds, property tax abatements and energy conservation initiatives.

Texas Enterprise Zone Program

The Texas Enterprise Zone Program is administered by the Texas Department of Economic Development. It is designed to encourage job creation and capital investment in economically distressed areas. Once a zone is designated, the designation lasts for seven years.

Specifics:

- Cities and counties may jointly or separately nominate areas for enterprise zone designation. Each city and county may have up to three zones.
- An area must meet one of two primary criteria: unemployment must be 1.5 times the state-wide rate for the most recent 12 months, or population loss must be at least 12 percent for the most recent six years or 4 percent for the most recent three years.
- An area must meet one of eight secondary criteria: high poverty, low income, substantial losses of business or jobs, deteriorating structures, designation as a state or federal disaster area, or substantial increase in juvenile crime.

Local Tax Incentives for Brownfields Redevelopment

The Texas Tax Code allows municipal or county taxing entities to provide property tax abatement for certain Brownfield properties that have been cleaned up through the Texas Voluntary Clean-up Program.

Specifics:

- Tax abatement is permitted at not more than 100 percent of the value of the property the first year; not more than 75 percent the second year; not more than 50 percent the third year; and not more than 25 percent the fourth and fifth year.